Beginning the AUTOBIOGRAPHY OF A BEGGAR

THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded Aº Dº 1728 by Benj. Franklin

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The Autobiography of a Beggar

"WOULD YER MIND READIN' MEH A BIT OUT EF DE BOOK?" AXES HE

By I. K. FRIEDMAN

Author of By Bread Alone, Etc.

I Come Into de World

BEING AN ACCOUNT OF HOW MY RESEARCHES IN HEBREW BROUGHT ME TO THE STUDY OF ANTHROPOLOGY

I WAS born—well, what's de use puttin' down what every one knows? I was born an' dat settles it. I don't know de day nor de year, but what has dat got ter do wid it, anyways? De main fact is dat I was born. Ef I had ter do it over agin I might change meh mind, but bein' born an' dyin' is where beggars comes in even wid millionaires. Did yer ever stop fer ter think dat de only diff'rence twixt men is what dey does atween de time dey is born an' die? We is all born equal an' we dies equal, but we don't live equal. Hurrah fer equality! Anyways, I am forty years old, er I ought ter be; I kin tell dat 'cause I can't be ten, and I'm too old ter be twinty, an' I must have been thirty a long time ago. Forty is a good place ter stop orff, an' I'm goin' ter let it go at dat. Not ter know yer age is a good way ter keep young, eh? I rekomind it ter wimens. Oh, wimens, giddy wimens, joy ef a man's folly, as de poets say—but dey comes later in de story.

Where was I born? I don't know ef it's any ef yer particuler bizness, but it bein' dat I'm writin' meh histree fer de sake ef a anterpolergist an' his noble coin (which comes in furder on) I don't mind sayin' I was born in a alley ef Chicago on de big West Side. Ef yer kin find dat alley yer pretty smart—smarter en meh—'cause dey have carted it orff long ago an' thrown it inter de lake. Maybe dey done dat in meh honor, an' maybe dey done it 'cause dey needed de space. Yer kin take yer pick.

Meh mother was a Irish washerwoman an' meh father was a German by profession afore he come ter Amerikee. His trade was ter watch meh mother work an' ter lick me. He didn't work no union hours at either end. Dey give meh a grand eddication, startin' meh out early in life wid a basket on meh arm ter bring home what I could. I stoled oncet an' dey licked meh—fer not stealin' more when I had de chanct. (I'm goin' back an' scratch dis part out.)

I ain't told yer meh name yet, fer de fact is dat yer jist ez well orff ef yer don't know it, an' I've got one eye on de perlice while I'm writin' dis, which ain't comfertuble. Sam de Scribe says bein' a literary guy ain't no snap, an' Sam knows more en a cross-eyed cow, I'm a-tellin' youse. Meh real name is George Schwarz, I think; but I've changed meh name so often accordin' ter circumstances dat I ain't sure ef I'm right. It's a funny world, eh? Seems yer got ter have a name same ez a dog er de number ef a house. Dey named de first man Adam an' ever since den we took names ter be in line. Style an' fashun is responsible fer all meh woes.

I was arristed oncet (oncet? Ha! Ha!), an' de jidge axes meh what was meh name. "I ain't got none," I says.

"Thirty days fer havin' no name," he says.

"Please, yer honor," I pipes up, "meh name is Mollbuzzer."

"Twinty more fer contimpt ef court," he says.

Well, meh secret is out, so I might ez well tell yer meh name is Mollbuzzer. It's a name what thieves calls a feller what picks wimen's pockets an' bothers wimens in gineral; Moll, meanin' wimens, I guess; an' Buzzer, like all names, explainin' itself. It ain't pretty, I admit; but it was guv me agin meh will an' I ain't complainin' none, fer it might hav' been worse; but I don't see how. I don't want yer ter think I ever picked a pocket, fer, ter tell yer de truth, it's a slick trick an' I never could get on ter it, an' I'm too honest, anyways. I was pinched oncet fer tryin', an' I left it alone ever since. Dear reader, do likewise. Yer must have rubber fingers ter pick pockets an' begin practicin' young. It's a inborn gift like writin' poetree er paintin' a pictshure er bein' a carpinter, an' dere's no use ef cryin' ef yer ain't born dat way. Meh motto in life is, ef yer can't get what yer want, don't sit down an' cry, but jist go an' grab it.

I must tell yer how I come ter write de sweet story ef meh life, 'cause I ain't a-doin' it fer fun. It come about all along ef goin' in de public libraree fer ter read a book. "Yeagers," which is de English fer beggars, likes librarees in winter, 'cause dey is warmer en de weather, an' 'cause yer kin git a nice big book, hide yer head ahint it an' go ter sleep widout payin' fer yer bed. De day I went in it was colder en a corpse, an' der was nothin' doin' on de street, no one bein' out ter see how dere breath looked.

So I goes inter de riference-room an' I says ter de cove wid a blue coat at de desk, "Bring meh a book." An' he looks at meh sharp an' he says:

"What kind ef a book?"

"A histree book," says I, thinkin' as dey must be de biggest, 'count of histree bein' so long.

"What kind ef a histree book?" says he.

"United States histree," says I.

"Which one?" axes he.

"Is dere more en one?" axes I.

"Sure dere is," says he, laffin'.

"Well," says I, "bring meh de biggest." An' he goes orff a-laffin', an' soon he comes back wid de histree, an' I carries it to de desk an' starts ter read de pictshures. Den I finds a piece 'bout George Washington which wasn't so slow, an' I reads dat. George was a iligent gineral an' a good Prisident, considerin' he come first. Den I finds a piece about a duck named Aleck Hamilton, who, so a feller named Dan Webster says, "hit de rock ef national finances wid de rod of wisdom" an' made money come out ef it when de countree an' George Washington was hard up. But I don't believe dat—no, not meh. Aleck, I guess, would have made a better hobo en George, seein' he was so good at comin' games. Well, I started ter write meh own histree an' not de histree ef Amerikee; but I come on ter a part 'bout a cove named Aaron Burr, who was at de head ef all ef 'em when it came to de playin' ef games.

De first thing Aaron done was ter put Aleck Hamilton out ef bizness wid a gun, an' den he comes de rock an' rod game hisself; but de peepul bein' on ter de trick, he gives it up ter grab de Mississippi River, but dey catches him, an' it was all over wid poor old Aaron. He had ter skip ter Paris an' live on cold victuals de same ez us. Histree teaches dat dere ain't no game what ain't been played long ago.

Well, I reads on a bit an' falls asleep, a-dreamin' I was Aleck Hamilton hittin' de rock wid meh little rod an' tellin' de peepul like dis: "Feller-citizens, each ef youse kin step up an' give meh one little dime, den I will hit de rock wid meh rod an' make de coin bubble, an' each ef youse gets a big silver dollar. Ef de rock don't work yer gits de dime back. Step up, feller-citizens, an' git rich quick. De first guy an' dime takes two silver dollars."

An' de feller-citizens, never havin' been done dat way yet, bein' still young an' innercent, steps up lively an' hands meh a nice lot ef new dimes, which I was puttin' in meh pocket, when some one grabs meh, an' I swings meh rod, thinkin' he was a-goin' ter take de dimes away from meh, an' I wakes up. It was de libraree cove wid de blue coat.

"What are yer doin'?" he says. "Dis ain't no lodgin'-house; yer can't sleep in here!"

"I wasn't sleepin'," I says, mad at him fer comin' along when de dimes was all mine, "I was only a-thinkin'."

"Well, yer makes an awful noise when yer thinks," he says.

"I was thinkin' about Aleck Hamilton hittin' de rock," I says.

"I don't care," he says, lookin' puzzled. "I'll have ter put yer out ef yer sleeps agin."

"Can't a feller think?" I grumbles, an' he goes orff back ef his desk, an' I goes back arter him an' says:

"I'd like anudder histree book—a very old histree book—de older de better," fer I wanted ter see what games dey played afore George Washington was born.

De cove in de blue coat grins an' he says, "De oldest histree book we got is in Hebrew."

"Good, dat sounds ez old as old clothes; bring it along," I says.

"Kin yer read it?" axes he.

"Kin I read it! I wouldn't axe fer it ef I couldn't read it. I guess meh own uncle is Hebrew," I says.

An' he brings de book out an' I goes along wid it till I comes ter where a real old gent wid long gray hair an' gold specs was sittin' an' readin', an' I takes a seat opersite him, thinkin' maybe he would lay de gold specs down an' I might pick 'em up.

An' I pretends not ter see de old gent; but he looks up ater a while an' watches meh, fer I was a-mumblin' an' a-mumblin' ter mehself an' a-waggin' meh head up an' down ez ef de Hebrew book was more excitin' en de tale ef "Buck Bradley's Ranch, Er Up Agin de Pirates in Missouri." He looks surprised, an' den he looks over at meh an' he says:

"Excuse meh, my friend, but in what langwidge is de book dat yer is readin'?"

"It's in Jew langwidge er old Hebrew," I says.

"Yer don't say," he smiles. "Is yer fond ef it?"

"It's meh faverite langwidge," I says.

"What does de book treat on?" axes he.

"On old Hebrew games," says I.

"I never knowed dere was sich a book in Hebrew," he says.

"Yer kin read it ef yer likes," I says, pushin' de book ter him.

"No, thanks," he says; "I can't read Hebrew."

"Yer can't!" I says, "it's too bad. It's amusin' ter diskever how old our new games is."

"Dat interests meh," he says. "I'm a anterpolergist." An' he gets up an' comes ter take a seat next ter meh; de cove in de blue coat lookin' on wid his eyes wide open.

"What's a anterpolergist?" I axes him. "Is it somethin' new?"

"Compearatively speakin'," he says. "A anterpolergist is one who studies de science ef man."

"Same es a cop?" I says.

"Not 'xactly," smiles he, rubbin' his gold specs, but not layin' 'em down like he orter.

"What makes de name so long?" I axes. "It sounds ez ef it took two pounds ef steam ter blow it thru a whistle."

"It comes from two Greek names," he says, "meanin' man an' science."

"I thought dere was two Greek names in it," I says. "Dose Greeks is awful on names. I knows one what has a fruit store, an' his name is longer en a bunch ef bananas."

An' de old gent rubs his glasses an' laffs an' says, "How come yer ter study Hebrew?"

"How come yer ter study anterpolergy?" axes I, not knowin' what else ter say.

"Well," he says, "'count ef meh interest in it."

"It was de same wid meh an' Hebrew," I says.

"Would yer mind readin' meh a bit out ef de book?" axes he.

"Sure not," says I. An' I says ez ef I was a-readin', "Mohowee, mohowwhoaa, mohahaha," er somethin' dat was jist as good.

"Not so loud, ef yer please," says he.

"Yer have ter read Hebrew loud," says I, "it bein' part ef de langwidge." An' I goes on readin' louder an' louder, an' de cove from behint de desk comes runnin' up an' sayin':

"Dis won't do; yer makin' too much noise an' disturbin' ivrybody. Yer go right out er I'll call de cop from downstairs," he says.

"It was meh own fault," pipes up de old gent. "I axed him ter do it."

An' I goes out into de hall an' de old anterpolergist comes a-runnin' ater meh. "I'm sorry dat happened," he says.

"So am I," I says, "'count ef de cove chasin' meh out I loses a dollar an' a half translatin' two pages ef Hebrew fer a minister."

"Well," says de old gent, "I'll make it right. But supposin' we gets somethin' ter eat, it bein' near noon, an' I wants ter talk wid yer; yer interests meh."

"I'm sorry," I says, "but I really ain't got de time. I'll have ter go an' tell de minister what happened."

"It won't take us long," he says.

"All right," says I. An' he takes meh inter a basemint restaurint an' he starts ter ax meh a whole pile ef questions, like dey all does; it bein' human nature ter want somethin' fer yer money.

"How comes it," he axes first, "dat yer kin read Hebrew so good an' dat yer English is so bad?"

"Bad company done it," I explains.

"How come yer ter git in bad company?" he asks.

"Count ef meh Hebrew," I says.

"Explain yerself," he says.

"Well," says I, "I got so interested in Hebrew dat I wouldn't do nothin' but read old Hebrew books, an' meh wife got mad at meh fer neglectin' her, an' she runned orff an' I took ter drink. Dat's de histree ef it."

"Who learned yer de Hebrew?"

"I learned it in collidge," I answers.

"What collidge?" axes he.

"Hebrew collidge," I says.

"I never heard ef it," says he.

"Yer hearin' might be bad," says I, an' he laffs.

"Where was yer born?" axes he.

"I was born in England," says I.

"What did yer father do?" axes he.

"He was prisidint ef de Hebrew Collidge," I says.

"Den de collidge was in England?" axes he.

"Sure," says I.

"Why didn't yer say so den?" axes he.

"Why didn't yer ax meh?" says I.

"What was yer mother?" axes he.

"Meh father's wife," says I.

"I know dat," says he, laffin'; "but what was her nationalitee?"

"She was Chinee," I says.

"Chinee! Dat's funny!" says he.

"It wasn't funny at all," says I; "meh father was like meh. He was terribul on langwidges. Whenever he wanted ter learn a new langwidge he married a new wife. His fust wife was German, an' his second was French, an' his third was Spanish, an' his fourth she was Chinee. An' dat's all I knows," I says, de dinner bein' over, "an' I'd like meh dollar an' a half which yer promised meh."

"Here it is," he says, "but yer is de biggest fakir what ever I seen in meh born days, an' I don't think yer knows any more Hebrew en a cat."

"Didn't yer hear meh read it in de libraree?" I axes, puttin' de coin in meh pocket.

"Dat was no more Hebrew en it was Chinee," he says.

"Dat shows yer don't know Hebrew from Chinee," I says.

"Take yer money an' go 'long," he says.

"I don't want yer money den," I yells; "I wouldn't touch it wid a pair of gloves," an' I lays it on de table, hopin' he would add anudder dollar an' apolergize.

"Thanks," he says, takin' de coin an' puttin' it in his pocket.

"I don't believe yer knows any more anterpolergy en a pig," I says, "even ef yer did beat meh out ef a dollar an' a half."

"I didn't beat yer," says he; "yer gave it back ter meh."

"Keep it an' welcome," I says; "I never knowed anybody ter get money dat way what did him any good. An' yer calls meh a fakir an' a liar, an' meh self-respect is more ter meh en all de money in de world." An' I goes out lookin' mad.

"Come back here!" he yells, an' I comes back an' he says: "I'll tell yer what I'll do, we'll go out an' I'll buy yer a Hebrew book wid de dollar an' a half, seein' as yer likes Hebrew so much."

"All right," I says, thinkin' I would rather have de Hebrew book en nothin'; "all right; dat's jist what I wanted was a Hebrew book."

So we goes inter a old bookshop aroun' de corner an' de man says he has a Hebrew book on Moses fer a quarter.

"Dat's jist what I wants!" I says; "I've been a-lookin' all over de earth for a Hebrew book on Moses. Glory Hallelujah!" I says.

"It's your'n now," says de old gent, givin' de cove a quarter.

"An' yer kin give meh de dollar an' a quarter which I saved yer," says I.

"De agreemint was only fer ter buy a Hebrew book," he says.

"No, sir," pipes I; "de agreemint was ter buy a Hebrew book fer a dollar an' a half; so ef yer gives meh de book on Moses an' a dollar an' a quarter asides we'll call it square."

"All right," he says; "yer is de best dat I ever seen; take de book an' de money an' go."

"Thanks," says I, puttin' de coin in meh pocket. "I'll sell yer de book on Moses back fer fifteen cents."

"Not much," he laffs.

"Yer missin' de chanct ter make a dime quick," I says.

"Please go away," he says; "I ain't got no more time."

So I takes de book an' de old gent goes orff a-laffin' ter hisself an' I follers him, an' ater a while I pulls him by de coat-tail, puffin' fer wind ez ef I runned all de way.

"You agin?" pipes he. "What does yer want now?"

"Thank Heaven I found yer," I says.

"Why fer?" axes he.

"De cove in de store," I says, "told meh a lie; dat Hebrew book ain't on Moses. It's in yer line—it's a book on Anterpolergy. De title is two Hebrew words meanin' man an' science. Jist de thing yer wants," I says; "de whole thing is in dis little Hebrew book—all yer wants ter know about science an' all dere is about man."

"But what good is it ter meh, my friend," he laffs, "ef I don't know Hebrew?"

"But ain't yer goin' ter give meh fifteen cents, runnin' all dis way. I might have died from heart disease."

"I tell you what yer do," he says, kind ef thinkin' ter hisself, "yer keep de Hebrew book an' write meh down de story ef yer life from de cradle ter de grave—don't leave out nothin', an' bring it ter meh in de libraree an' I'll give yer twenty-five dollars fer it. I have de notion dat dere'll be more anterpolergy in it den in de little Hebrew book."

So dat's why I'm writin' meh histree from de cradle ter de grave. I had to write dis down about de old anterpolergist ter kind ef git a start, but I'm goin' back an' scratch it all out, only him wantin' it he might give me dat fifteen cents fer dis part what he wouldn't give meh fer de little Hebrew book.

Editor's Note—The second of these stories will appear in a fortnight.

—STARTIN' MEH OUT EARLY IN LIFE WID A BASKET

"YER MISSIN' DE CHANCT TER MAKE A DIME QUICK," I SAYS

The Money Kings of the World

By WILLIAM T. STEAD

Leopold II, Sovereign of the Congo

A LITTLE KNOWN BUT LARGELY PROFITABLE SPECULATION WHICH WINS ITS PROMOTER MORE GOLD THAN GLORY

MOST people will be surprised that Leopold, King of the Belgians, should appear in the portrait gallery of the money kings of the modern world. It is so unusual for a money king to wear a crown that the fact that he enjoys such a decoration seems to place him outside of the category of financiers. But Leopold is a much more important figure in the world as a financier, operator, speculator and company promoter than he is as the monarch of the little state which he inherited from his father.

Belgium is a small country, prosperous, and, notwithstanding occasional turmoils, like other prosperous countries, fairly contented. Its trade increases, although it has no colonies, no shipping to speak of, but it never plays any part in the arena of international politics. In order to realize King Leopold it is necessary to forget that he is a Belgian King, and dismiss all associations that may be connected with the little kingdom over which he reigns as a constitutional monarch. For many years no one suspected the possibilities, financial and political, which lay durmant behind the exterior of a man of pleasure. Leopold was believed to be much more addicted to the coulisses of the opera than to the operating rooms of the Bourse, and his name was popularly associated with scandals which were the talk of Europe.

Leopold II inherited from his father, Leopold I, a keen interest in public affairs, and a political sagacity which, had he ascended a greater throne, would have enabled him to play a leading rôle in European politics. In Belgium his ambition found little scope. The Belgian King who aspired to be prominent in international politics would have been promptly voted a nuisance both by his own subjects and by his neighbors. He was very cautious and circumspect, anxious to maintain his position, and to provide himself with the necessary wherewithal to indulge his tastes, most of which were expensive even when they were innocent. Among his innocent extravagances is a hobby for collecting rare plants and flowers from all parts of the world. His glass-houses in the palace of Laecken are famous throughout Europe. In connection with these glass-houses may be mentioned a curious fact which illustrates one side of his character not usually in evidence before the public. In the very heart of the vast acreage that is covered with conservatories, orchid and palm houses of all shapes, stands a church the like of which is to be found nowhere else. It is circular in form, surmounted by a dome of glass, supported by twenty granite columns in the intervals of which stand statues of the Twelve Apostles. The plain stone altar stands among a mass of palms and flowers. Above the altar hangs a large cross which is fitted up with electric lights. The whole church at the evening service can be brilliantly lit up. The gallery for the orchestra is lavishly decorated with growing flowers. Here the King goes to mass with the royal household, whose devotions are not disturbed, although occasionally enlivened, by the singing of the numerous birds which flit to and fro above the worshipers. The King sits in front before the whole congregation. Sermons he does not tolerate, but he attends mass like a good Catholic.

The Conquistador of the Congo

That picture of Leopold kneeling before the altar embosomed in tropical foliage while the birds join their music to that of the choir lingers in the memory, if only because of the sharp contrast which it offers to the companion picture of Leopold as Sovereign of the Congo. Similar contrasts are familiar enough in the blood-stained history of the conquistadors when men of the stamp of Cortes and Pizarro rivaled the fervor of their piety by the ruthlessness of their rapacity. For, unless an almost unbroken procession of credible witnesses have conspired to lie, King Leopold is in his imperial capacity one of the most sinister and terrible of all the figures to be met with even in connection with the blood-stained annals of the Dark Continent. A volume might be written—indeed a volume has been written—detailing the steps by which the easy-going libertine of Brussels, the constant correspondent of Queen Victoria, was transformed into the Vampire of the Congo.*

There are some who believe Leopold marked the heart of the Dark Continent for his prey when he received the reports of the West African explorers who spoke of the riches of the territory drained by the Congo. The instinct of the vulture, they say, was aroused within him; and he deliberately set about the enterprise which has resulted in his netting enormous financial gains. For my part, I shrink from crediting him with the foresight or the hypocrisy which such a supposition implies. It is more reasonable to believe that he went into the Congo adventure from a desire to assert himself in a wider field than the narrow limits of his little kingdom. It is not impossible that he may have been prompted thereto by the natural feelings of benevolence which are never entirely extinct in the human heart. Whatever the motives which led him first to embark upon his Congo adventure, even if they were of the highest, they exposed him to temptations which he has been unable to resist. Yielding to them, first perhaps unconscious as to where a false step would lead him, he has plunged onward on a path which led him ever downward until at the present moment he stands responsible for having established in the name of civilization a veritable Empire of Hell in the heart of Africa. But he has made Hell pay; and a rapid survey of the methods by which he has achieved this result brings into relief the enormous advantages which a crown gives to a money king. It is well for financiers pure and simple that royalty so seldom enters into competition with them at their own business. Altogether the King is said to have invested a sum of not more than $6,500,000 in founding and exploiting his African Empire. The Empire as a political organization has not yet produced a surplus. But the deficit is a mere bagatelle compared with the enormous profits which the King draws from his African domains. According to Mr. Morel, the annual profit which the King is reported to draw from his African speculation is not less than $5,000,000, or a return which might make a Rockefeller turn green with envy.

From a financial point of view the success of King Leopold is without precedent; but the King is not content. His profits at present arise exclusively from the loot of the ivory of a continent, and the exaction by merciless atrocity of the India-rubber which is required to furnish the cycle and motor trade with tires. But quite recently, inspired, it is said, by a conversation with an American citizen of Irish birth, Mr. Walsh, of Colorado, he has conceived the idea that the highlands of the Congo may be as rich in gold as the mountains of the Western slope of the American continent. It is sincerely to be hoped that Mr. Walsh may be right. The Americanization of the Congo might yet be a means of delivering it from the marauding scourge of the cannibals whom King Leopold arms and employs as tax collectors of his Empire.

Pending the success of Mr. Walsh and the engineers who are shortly to be prospecting for gold in the Congo, King Leopold makes his money out of India-rubber. Mr. Vandervelde, a Socialist leader, recently declared in the Brussels Senate that the King of the Belgians was the greatest India-rubber merchant in the world, and charged him with employing methods for collecting that rubber which result in untold horrors. The collection, he said, is left in the hands of white adventurers who have lost their sanity, and whose sense of morality, never strong, grows weaker and weaker every day. The foundation-stone of the profits made by King Leopold lies in the fact that he has a standing army of about 15,000 men, most of whom are admittedly cannibals, with whose aid he is able to collect rubber from the natives who sell it at two cents a pound. This rubber sells at Antwerp at from sixty to seventy-five cents a pound. The margin of profit is therefore very considerable. As the State sells about 2000 tons of rubber every year at Antwerp some conception may be formed of the King's profits. But here it is necessary to make a distinction. King Leopold, like many other Kings, is felt where he is not seen, and pockets money through agencies for which he is not officially or publicly responsible.

The Avowed Purpose of the New State

The methods, however, by which he has attained a position which enables him to exploit the region handed over to him to govern in the interest of the inhabitants are so peculiar as to merit a little attention. It would seem that when Mr. Rockefeller was building up the Standard Oil Trust, if the worst that is said against him by Mr. Lloyd in his Wealth against Commonwealth is true, he might still profitably have taken lessons by sitting at the feet of King Leopold. In justice to Mr. Rockefeller it must be said that he did not herald the foundations of his great fortune by pious declarations of a providential mission to benefit the public. The constitution of the Congo State dates from the year 1876 when King Leopold astonished every one by summoning a conference of delegates from Belgium, Great Britain, France, Germany, Austria-Hungary, Italy and Russia. The object of the conference was to consider the best means to be devised in order to open up Central Africa to European civilization. The King was profuse in his declarations of disinterestedness. "Is it necessary for me to say," he asked plaintively, "that in inviting you to Brussels I have not been actuated by egotism? No, gentlemen; if Belgium is a small kingdom, Belgium is happy and contented with her lot." It was pure philanthropy, in short, and the King intimated that he was willing to spend his money freely in the great work of saving the natives of the Congo from exploitation by unscrupulous adventurers; and at the same time for guaranteeing to all the world the interior of Central Africa as a free-trade market in which they would all have a fair field and no favor. An International Association was formed for the exploration and civilization of Central Africa with King Leopold as president. The association was international in name but Belgian in reality.

For the first two years very little was done, but when the American Mr. Stanley arrived from his exploration of the Congo the King saw an opportunity for giving practical effect to the designs over which he had been brooding since the formation of the association. His first idea seems to have been to create an independent confederacy of free negroes with himself as President. He was careful to deny that he contemplated turning it into a Belgian colony. Far be it

Editor's Note—This is the fifth of Mr. Stead's papers on the Money Kings of the World.

*On this question there prevails the most extraordinary, and indeed almost inexplicable, conflict of opinion. While the British Chambers of Commerce, the British Aborigines Protective Society and the Belgium Socialists agree in declaring that the rule of the King in the *domaine privé* has produced the most ghastly atrocities, King Leopold has among his officials and friends those who describe him as an angel of light spreading civilization and peace throughout the heart of the Dark Continent. Mr. F. D. Morel, whose book upon the Affairs of West Africa has just been published in London, vigorously sustains the indictment against the King and declares: "The Congo State must be called to account for its crimes against civilization; for its outrage upon humanity; for the unparalleled and irreparable mischief it has committed." On the other hand, Sir H. Gilzean-Reid writes me in praise of the King in terms which would hardly be too strong if used concerning the Archangel Gabriel. So far as I can judge the weight of evidence is not in favor of the contention of Sir H. Gilzean-Reid.

from him to dream of such an evil ambition. What he wanted was the establishment of a powerful negro kingdom. The title was then changed from "International Association" to the "International Congo Association." It concluded what were called treaties with various tribes on the Congo Basin, by which it claimed to have acquired territory which to the American Government it professed to be acquired for the use and benefit of free States established and being established. The American Government recognized the United States of the Congo Association as an independent State.

This was immediately followed by a conference summoned by Prince Bismarck which met at Berlin in November, 1884, and sat till February, 1885, by which the European Powers followed the lead of the United States and recognized Leopold as Sovereign of the Congo Free State on various conditions, the first of which was that no import duties should be established at the mouth of the Congo for twenty years. As nothing was said of export duties the King gradually imposed taxes on exports varying from five to seventeen and one-half per cent. The King also promised that the State should grant no monopoly or privilege in matters of trade, and should watch over the welfare of the natives. This to the outside world was represented as the original purpose which the King had in view from the first. Territory covering a million square miles in Africa was to be reclaimed for civilization. The natives were to be protected from slave-traders, and blessed with a free government in which they should be Christianized and civilized as fast as the missionaries and traders could reach them. Above all, the whole region was to be open to all nations, who were to be allowed to compete freely with each other unfettered by hostile tariffs, and guaranteed against all competition by the State, which had voluntarily foresworn all right to trade on its own ground and was pledged to do so by the terms of the Berlin Conference.

Five months after the Berlin Conference closed the King issued the famous decree which is the foundation of his fortunes. By this he asserted rights of proprietorship over all vacant lands throughout the whole million square miles forming the Congo State. Then, by a series of subsequent decrees, all lands were declared to be vacant except those upon which the natives were actually sitting in their villages or cultivating as farms. It was asserted that by this means 800,000 square miles became the property of the State, being known as the *domaine privé*, which became a great field for the exploitation of Africa. The King's first great war was that which he waged against the half-caste Arabs of the Upper Congo. They had a monopoly of the ivory trade in that region and being slave-traders they were fair game. The King enlisted, armed and drilled his cannibals, with whose aid and that of the slaves made over to him by the conquered tribes he cleared out the Arabs, and got the ivory trade into his own hands. This operation lasted two years, from 1892 to 1894. Before that campaign had been begun the King had applied to the Powers in 1885 to release him from the obligation not to impose import duties, on the ground that the expense of putting down slave-trading had exhausted his resources. The representatives of the Powers met again in Brussels in 1889-1890 and permitted him to impose a duty of ten per cent. ad valorem upon all imports into the Congo. There was no doubt that up to this time the King had often been hard pressed for money. He had either invested himself or secured the investment of £500,000 before the recognition of the Congo as an international State. This, according to Mr. Stanley, he had given free of return, without any hope of return further than a mere sentimental satisfaction.

The Artful Veiling of a Sinister Purpose

In 1889, four years after the Berlin Act which is the charter of the Congo State, he made a will bequeathing to the Belgian nation all his sovereign rights in the State, and all the advantages attached to that sovereignty. In return for this Belgium advanced £200,000 at once to the Congo State, and promised a subsidy of £40,000 a year for the next ten years without interest. The King on his part promised that he would borrow no more money, and that at the end of ten years Belgium should be free to take over the State. Notwithstanding this promise the King, being in straits in 1895, borrowed £20,000 from the Bank of Antwerp. The King from his privy purse subsidized the Congo State to the extent of £40,000 a year. Notwithstanding all these subsidies and loans the Congo State has never down to the present day been able to make both ends meet. The deficit, however, was small, and it was abundantly met by the profits which the King made by exploiting the ivory and rubber of his *domaine privé*. The King was much too shrewd to go into the business in his own name. He only collected taxes in kind, which he did by the aid of his agents, who employed the armed forces of the State in compelling the natives to bring in a stipulated quantity of rubber and ivory. He issued a series of decrees carefully calculated to place the native population and all its belongings absolutely at his disposition. The natives were forbidden, in 1891, to kill any elephants unless they brought their tusks to the officers of the Congo State; in 1892 they were forbidden to collect any rubber unless they brought it to the officers of the Congo State; and all merchants receiving either rubber or ivory from the natives were denounced as receivers of stolen goods. By this means the State which had abjured all monopolies established a monopoly of the strictest kind.

In the collection of the rubber the greatest atrocities were habitually committed. The King's agents were officially instructed to devote all their energy to the harvesting of rubber and to proceed as far as possible by persuasion rather than by force. The methods of "persuasion" in many cases were said to have been more worthy of Bashi-bazouks in Turkey than of the representatives of a civilized and Christian association acting under the direct orders of the most Christian King, Leopold II. But grave as were the cruelties charged against the commissaires and direct agents of the State, they are thrown into the shade by the atrocities which are alleged against the agents of the commercial companies to which the King farmed out the exploitation of his *domaine privé*.

Evidence on these points thrives in abundance, but it is somewhat discredited by the fact that it comes in the most cases from ex-officials who, according to the employees of the King, having been dismissed, avenge themselves by calumniating their former employer. It is, however, difficult to believe that they would calumniate themselves even to spite the King.

The Jigger of Central Africa

It is hardly a sufficient answer to such accusations to say that the system which produces these atrocities has been financially most successful. No one pretends that the Congo State pays a dividend or avoids a deficit. But the companies which it has started and in whose shares it holds a fifty per cent. interest have been extraordinarily successful. It is in the creation of these companies that the financial genius of the King has been so conspicuous. The Congo State is like that well-known but most detested insect, the jigger, which burrows beneath the toe-nails. The jigger itself would do little harm. But the jigger no sooner makes its way through the skin than it proceeds to lay hundreds of eggs from which are hatched one of the most pain-producing of animated mechanisms, which if not checked will destroy the whole toe. King Leopold is the Jigger of Central Africa; the joint-stock companies to which he has farmed out the *domaine privé* are his eggs. It is they who do the mischief. They suck the life-blood of the natives. He exacts only fifty per cent. of their takings.

These eggs of the Belgian Jigger are five in number, in four of which the Congo State either holds shares or is entitled to fifty per cent. of the profits. In the fifth the Congo State is entitled to two-thirds of the profits.

These companies have been enormously successful. The Antwerp Society has a capital of $340,000 divided into 3400 $100 shares, of which the State—that is to say, the King—possesses 1700. Its net profits for four years (1897-1900) averaged no less than $360,000, a profit of more than 100 per cent. It is not surprising therefore that the value of the $100 share in 1900 had risen to $2700. Had the King sold out his 1700 shares in these years he would have made a profit of over $4,000,000. But the Antwerp Company is but one of the five. The market value in 1901 of the King's share in the Abir Company stood at $5,000,000. Notwithstanding the profits made by the companies to whom he has farmed out the right to exploit the riches of the *domaine privé* he succeeded in inducing the Belgian Government in 1901 to renew for another ten years its mortgage of $5,000,000. The proposal made that the territories of the Congo State should become the property of Belgium was indignantly rejected by the King, who threatened to ruin the State unless he were relieved from the pledge he had voluntarily given ten years before. The State therefore continues in his hands, and the companies are going on farming its resources, and will go on as long as they can exact any rubber or ivory from the people for whose protection they are supposed to exist.

According to the statements of many officers and missionaries the natives are regarded by the agents of the companies, and to a less degree by the representatives of the King, as taxable cattle and rubber collectors. The *modus operandi* by which they are induced to bring in the stipulated quantum of rubber is very simple. A village is ordered to produce so many baskets of rubber. If on delivery the baskets are not up to the requisite weight, or if only half the natives attend with rubber, a punitive force is sent out to burn down the village, and teach the defaulters to be more punctual, by inflicting capital punishment upon all who can be found within range of the King's rifles. As the troops employed in thus enforcing discipline and collecting taxes are to a large extent recruited from the cannibal tribes they usually better their instructions. Officers who have been employed in the State have borne public testimony to the fact that the bodies of natives slain and mutilated in such expeditions have been served out for food to the cannibals. This has been constantly asserted and often indignantly denied. Cannibalism, however, although a disgusting practice against which the gorge of civilized mankind rises, is not to be compared as a producer of human suffering to the other practices by which alone the stipulated supply of rubber can be extorted from the natives. A conference has been held this year at the Mansion House calling upon the Powers to annul the charter of the Congo State which was renewed by the Belgian Parliament in 1901. Innumerable articles have appeared in the newspapers and periodicals denouncing the conduct of the King and the system of forced labor indistinguishable from slavery that forms the basis of the prosperity of the Congo companies. Of course, the friends of the King maintain that this is only a movement to bear stocks which are at present standing at a very high figure. The $100 shares of the Congo Railway are quoted in the market at $2000. The Anglo-Belgian India-Rubber Company has paid a dividend of 100 per cent., and the dividends of the other companies vary from 30 to 80 per cent.

But even when all allowances are made for natural prejudice and trade rivalry it is difficult to resist the conclusion that the Congo State has been much more successful as a financial enterprise than as an institution for civilizing Central Africa.

The King has invested first and last about five million dollars in floating and subsidizing the parent enterprise. Upon this sum he has not received a penny dividend. But under the cover of this benevolent investment of $5,000,000 professedly spent to secure the open door to open up Africa to the free trade of all nations, he has created monopolies covering a million square miles of territory, reserving to himself a minimum of fifty per cent. of their profits. As the market value of the shares of these monopolies according to the Stock Exchange quotations of 1900 was, in two out of the five companies thus formed, over $18,000,000, the operation from the point of view of the financier must be pronounced a brilliant success. King Leopold is not a world-wide operator. He sticks to his own little patch of a million square miles. But in that small corner of the world he has won his crown as one of the most ruthless and successful of the Money Kings of the modern world.

The Most Useful Tree

OF ALL forest trees the eucalyptus is the most beneficial to mankind. The list of useful articles it furnishes to the world is almost incredible.

It is predicted by the United States Bureau of Forestry that within a few years the different varieties of eucalypts will solve the fuel problem, both in America and Europe. In the rapidity and hardiness of its growth this tree has no equal. Five years from the time of planting, groves raised from seedlings will yield seventy-five cords of stove wood an acre. Three to five years from the time of cutting, sprouts that spring from the stumps mature into trees that produce more cords to the acre than the original growth. Repeated cuttings add to the thriftiness of the eucalyptus. A period of twenty-five years will develop trees the size of oaks known to be three hundred years old. In some sections of the Southwest where oak has been nearly exhausted as fuel the eucalyptus is taking its place.

Some varieties thrive in tropical swamps; others flourish in the mountain snows far above the timber-line. To every degree of climate and condition between these extremes some species from this prolific genus is adapted. Scientists have demonstrated that eucalypts have a wonderful effect upon climate. From some of the swampy areas of Italy malaria has been banished by the growth of eucalyptus groves. This is due both to the tonic and medicinal effect of its aroma and to the tree's phenomenal capacity for absorbing water.

Notwithstanding the latter trait, however, some varieties of the blue gum will thrive on arid plains. Soil on which not even cactus will live will produce great eucalyptus trees.

The genus is invaluable as a source of timber. The uses it is put to in this regard are amazingly diverse. In Australia it is used extensively in the construction of ships, buildings, bridges, vehicles, agricultural implements, furniture, barrels, and hundreds of minor articles.

Faultless hardwood logs over two hundred feet long, twelve feet in diameter at the top and thirty feet in diameter at the base, are hewn from giant eucalypts.

It is one of the most durable of hard woods. This is a remarkable fact when the celerity of its growth is considered. In repairing a decayed pier at Santa Barbara, California, it was found that a few piles were perfectly sound. Examination disclosed that they had been hewn from eucalyptus trees.

THE OPTION

THE STORY OF A PIRATE AND A PURITAN, A DEAL IN REAL ESTATE AND ONE IN ROMANCE

By George Hibbard

"THESE business men and these business ways," mourned Miss Julia Burnham, gazing for sympathy at her most intimate friend, Miss Brown, "and these commonplace business days!"

The most intimate friend, as she was in duty bound, looked her deep commiseration.

"No picturesqueness—no romance," complained Miss Burnham. "Nothing mysterious, nothing dramatic—nothing. It isn't fair for a girl to have to live now when nothing interesting can happen to her."

"What do you want?" asked the most intimate friend with the most flattering willingness to be instructed.

"I want some color in life—some incident—something that has some significance. But what can you expect when all the men you know think nothing but business—do nothing but business—and are nothing but business men. A girl wants to try the man who wins her—to be sure that he has at least some imagination—is capable of the finer feelings. That, in short, he is going to be able to appreciate her if there is anything in her to appreciate."

"But," remonstrated Miss Brown a little timidly in the face of such vigorous denunciation, "it isn't any worse here than in other places."

"I'm complaining of that. I'm speaking generally," Miss Burnham announced grandly. "It's so everywhere nowadays. Why, presently a man will get married quite as he eats his luncheon—just a hurried bite between two 'deals.' I'm not sure but it's that way now."

Miss Burnham wrinkled her pretty brow and glanced disconsolately out of the large library window over the spreading lawn down the drive to the great stone pillars where the wrought-iron gates hung open. Indeed her lot had been a most comfortably uncomfortable one. Never to have known a want without finding immediate gratification had resulted in a monotony that was distressing. To have had nothing but pleasant things as a daily portion had ended by making the days somewhat insipid. To have love made to her—without undue excitement—by many unexceptionable young men with whom she was perfectly at liberty to fall in love if she pleased, and to any one of whom she might even have been married without the slightest opposition, was to have the course of true love run so smoothly as to deprive it of a great deal of interest.

From the time that she had gone to her first dancing school she could not remember anything more nearly approaching a crisis than that she should be obliged to decide to which of two or more dinners she should go or with whom of two or more men she should dance a cotillon. For Miss Burnham had been the most praised and admired young woman in the large Lake city from the time she had appeared upon Alaska Avenue in her perambulator until this hour when she drove her high trap up and down it. The position of Amos Burnham—her father—president of the First National Bank, director in the Surety Trust Company, partner in the firm of Burnham, Holt & Co., and with an egg in almost every local financial basket, had at the beginning a great deal to do with her prominence. The envious—and they were singularly few—said that this was everything. But the truth was that Miss Julia Burnham's setting had very little more to do with her success than the frame with the picture. She would have won recognition and commanded admiration anywhere. She was very pretty, quick-witted, and though somewhat petulant and something spoiled, possessed of a kindly heart which led her easily to respect the prejudices of others and made her glad to be of service to them.

But this was by no means the way that she thought of herself. Her own estimate of her own character led her to consider that she was embittered by the world and cynical in the extreme. This was her only refuge and consolation in the intolerable flatness of things. So she sighed as she looked out of the window—displeased with the splendid Burnham house, displeased with even Amos Burnham himself, whom she considered a most prosaically excellent and successful person; dissatisfied with Fred Northup, the young man who was demanding her attention at that moment. How could anything "interesting" arise with the president of a bank and an active young real-estate agent and operator?

"BUT, PAPA, WHAT WERE YOU DOING?" SHE ASKED

She sighed as she sat that evening with Amos Burnham in the library while he sipped his after-dinner coffee.

"What is it, Julia?" he asked. "Can't make up your mind whether you're in love or not?"

There was a directness about her father's utterances that Julia could not help feel at times was very trying.

"Nonsense," she answered with some asperity. "It's just because everything is so tiresome."

"I know," said Burnham; "you'd like to have us all in top boots and plumed hats—a pretty figure I'd cut that way—slashing at one another when we weren't stabbing one another in the back."

"Now, you know, papa, I'm not so foolish as that."

"Aren't you satisfied with having a pirate for a father?" he growled pleasantly.

"A pirate!" she exclaimed with interest.

"That's what I'm called—even here in this newspaper," he replied. "A pirate, a shark and a good many more things."

"Really," cried Julia, brightening up, "I don't see what they can mean, but it doesn't sound commonplace."

"Oh, I'm not commonplace," Burnham assured her. "And as for the names, I've had to take a good many hard knocks in my time and given some back, so that there's naturally hard feeling."

"And have you given—hard knocks?" Julia asked.

"I've given as good as I've got every time," answered Burnham grimly.

"But just in business," she complained. "There's nothing interesting about that."

"I don't know what you call interesting," he went on.

"Nothing to give the imagination a chance," she pursued.

"Imagination!" he exclaimed. "There's as much of it in business as there is in poetry. I've had to imagine things or I couldn't accomplish them, only what I imagined turned out in dollars, not words."

"Then," she said hopelessly, "there's nothing dramatic about it. Why, there's as little chance for being involved in a plot in my life as in going downtown in a trolley car."

"Well," said Burnham, "I'd be bothered about these ideas of yours if I didn't know that you'd got some sense really. But there's interest and picturesqueness and all that, I can tell you, in business. Now take this new steel plant. Isn't that something to set you thinking? Half a dozen of us get together and in no time at all there springs up a town with streets and houses, and people in them. What's there to equal that in your romances—not to say your fairy tales?"

Julia looked pensively in the fire and admitted that it really sounded attractive.

"Where are your conspirators or even your magicians after that?" said Burnham warmly. "There's something real and practical."

"I know that the whole place is talking of it," she said. "Fred Northup said something about it to me the other day."

"Oh, Fred Northup did, did he?" asked Burnham abruptly. "You know him pretty well—see him pretty often—talk a good deal to him, don't you?"

"I take a great interest in him," said Julia with stately dignity. "And he tells me about himself and I advise him."

"You do?" said Burnham thoughtfully.

"But, oh!" cried Julia suddenly, "how can a girl be interested in a man leading such a life? A real-estate agent! Could anything be more prosaic?"

"Umph!" murmured Burnham meditatively.

"Of course, I know," Julia continued, "that he's what they call very active and enterprising, but even if he were a hero what chance could there be for him to show that he had any sensitiveness—that he was capable of loving a girl in the right way?"

A pause followed as Julia stared moodily before her.

"Ah," said Burnham wearily, "I'm tired. Tramping about the river-banks has nearly worn me out."

"Where?" asked Julia in astonishment.

"Down by the river with Dempsey at five o'clock this morning."

"Five o'clock!" cried Julia in amazement. "With Mr. Dempsey!"

"None of your conspirators could be making an earlier start than that," chuckled Burnham; "and if you had seen us you'd have thought that we were outlaws or brigands, or something that would have pleased you."

"But, papa, what were you doing?" she asked.

"I really felt like an outcast myself," he went on, "splashing about in the mud and reeds of the river."

"Papa!" cried his amazed daughter.

"I tell you down there it was lonely at that time."

Julia was gazing at her father in wide-eyed surprise when a servant entered.

"Mr. Northup," the man announced.

"I remember," she said as she sprang up; "he said that he was coming."

Burnham coughed strangely and violently.

"I think I've really taken a cold," he went on dolorously, "in those river-swamps. You might come back here when he is gone."

"I will," she cried. "What a cough you have. Sha'n't I have them send for Doctor Eaton?"

"No-no!" Burnham answered decisively. "Only come back."

"I will," she said, "just as soon as I can."

The long drawing-room was almost dark—its size being so great that the light at one end had but little strength at the other. When Julia suggested that there might be more illumination Northup objected.

"But can't you understand people better when you see them?" she asked.

"Yes," he replied; "but then darkness brings a certain confidence and one speaks more confidentially, so one comes to know people better in that way, too."

"I didn't think that you were affected by such things," she replied. "I'm sure that whether two business men were talking in the dark or the light wouldn't make any difference."

"I don't know even that," he said.

"And, of course," she went on with meaning, "there is nothing else but business."

"We're not talking business—now."

"You'd like to do it," she replied laughing.

"Do you really believe," he asked earnestly, "that I think of nothing but business?"

"I believe," she answered, "that it is much the most important thing—that you'd never let anything stand in its way—that you'd never make it subservient to anything."

"Don't you know me better than that?" he asked reproachfully, and she could feel that he was looking at her intently.

"No, I don't," she answered rather defiantly.

"But I talk to you."

"I suppose that you consider me as a vacation—a well-earned rest; but I feel that, after all, your mind is really on business. I can see how preoccupied you are to-night."

"There's a matter of great importance—for me—that is coming up for decision to-morrow. Eckert, my partner, and I hold an option on two pieces of land, and before twelve o'clock to-morrow we must decide whether to close up or to get out."

"There!" she cried in triumph, "even while you were talking to me you've been thinking of that."

"It means so much to me," he pleaded. "Fortune—at least enough to give me a start to make one. It means to be able to——"

"But it's business," she said hastily, discerning danger. "So prosaic and so uninspiring! And, oh, I am very sorry, but I am going to send you away. Papa isn't well to-night and I must go back to him."

"Really," said Northup. "He looked remarkably well this afternoon."

"Fancy a man of his age doing what he did," she exclaimed. "Going at five o'clock this morning with Mr. Dempsey and wading about in the marshes down by the river. I shall certainly scold him."

"By the river! With Dempsey!" said Northup quickly. "At five this morning!"

"Yes," she answered. "Did you ever hear of such a thing? Really, ought not I to take care of him a little better?"

"No," said Northup musingly; "no. You may be quite sure he can take care of himself. And you are certain about the river?" he insisted.

"How strange you are!" she said. "But I know that it must astonish you and I can understand that you cannot believe it. Good-night; I'm going to send you away now. I wish you could stay——"

"And talk business?"

"You admit that you do?"

"Yes," he answered boldly, "what is the greatest business of my life."

As he gathered up his hat and coat and stick from the carved chair in the hall, went out through the door that the servant held open for him, descended the broad flight of steps and passed down the walk by the side of the drive to the street, he was absolutely unconscious of all that he did. He was thinking so intently that when he found himself on the sidewalk he still held his hat in his hand. He crushed it down on his head and started forward with quick, nervous steps without heed, however, to the direction in which he was going.

Was he to find in what he had just heard the answer to the problem that had been tormenting him all day, and not only all day but for many days and nights? Did not the information conveyed by Julia settle everything? With a feeling of sudden relief and exultation he hurried on. There need be no more doubt. He could feel sure now what course to pursue.

For the past year the formation of the Sacinac Steel Company had been the most important matter in the business of the town. When men met at the club this was the subject upon which the talk ran; after every dinner when the men were left alone the topic was the one that inevitably came up. At first the question as to whether the undertaking was really to be put through was largely discussed; later when this was assured the place of building was the matter constantly under consideration. As the city lay, where the river flowed out of the Great Lake, there were two possible places for the company to go: on the river-bank below the city or on the Lake shore at a spot called Rocky Point. At one of these two places a growing town would immediately spring up, but which it should be no one could tell. And as to the facts no one of the management had given a hint. At the first news of the great undertaking Northup, acting with Eckert, had

"LOSE!" RAGED ECKERT

secured options on two farms near Rocky Point. The option was for four months, and both Northup and Eckert had felt that before that time something definite must be known that would enable them to decide what to do. But the weeks and months had passed and as yet nothing had come out that had made it possible for them to reach a conclusion.

On the following day at twelve the option expired. For hours during the past morning Eckert and himself had discussed the pros and cons. Should they close with the owners and take the property they would, if the company went to the river-bank, be saddled with several hundred acres of ordinary farming land. If they let it go and the Steel people should come to Rocky Point the chances of a possible small fortune would be lost.

This was the proposition that had confronted Northup and his partner for weeks and still confronted them. And now —— No one was more thoroughly in the secrets of the Steel Company than Amos Burnham. Indeed no one more fully directed its policy. And Northup had heard that at the unusual hour of five in the morning he had been prowling about the river-banks accompanied by Dempsey, the company's engineer, the man who would have all the planning of the future plant. Of course Burnham had gone at that absurd time to escape notice. Of course if he did that it was because the steel plant was going on the river. There could be no doubt about this. The attempted concealment made all certain.

By the time Northup had reached this conclusion he had arrived at the "Front"—the low bluff, a part of the Park system, overlooking the Lake. He stood gazing over the black waters to the distinct line of the horizon made by the softer darkness of the sky. The brisk breeze swept over him exhilaratingly, and he turned first to the right where the river rolled swiftly away and then to the left, looking over the gleaming lights of the city to the distant hills of the Lake shore. At last he knew what was to be done. And yet at the moment he turned away he felt a sudden uncomfortable qualm. What had caused it he could not at first tell. He felt rather the coming of future doubt than doubt itself. Then suddenly he was brought to a realization of the fact which had lain dormant in his mind all the time and had now started up and demanded recognition. Impatiently he struck the ashes from the cigar that he was smoking.

He knew at last the fact that would give him what he wanted.

But how did he know it?

From the lips of a young girl speaking unconsciously and in the freedom of a friendship so precious to him. Without knowing what she was doing she had given him information that was of inestimable value. This had been done, though, in her ignorance of business, in her girlish simplicity, and should—could—he take advantage of it? If she had understood the situation she would never have said what she did, and could he profit by her lack of knowledge? To take advantage of the chance that accident had thrown in his way would undoubtedly enable him to save a goodly sum of money. He needed it. He needed it for the accomplishment of his plans—needed it for the winning of the girl herself. And Eckert! Was not he entitled to consideration? If he were not willing to avail himself of the information ought he not to take what advantage was to be gained from it on Eckert's account?

The reasoning was specious and for a moment Northup was almost convinced by it. But if he was willing to lose his own larger investment in the venture, was he obliged to tell the other? No; even duty to a partner did not justify a dishonorable or even a questionable act. Julia Burnham had spoken to him as a person having no interest in the affair, and self-respect compelled him to behave as if he were what she thought him. He must carefully separate the Northup who held this option on the Rocky Point lands from the Northup who was Julia Burnham's friend.

He turned toward the city and paced slowly back. He could not quite free himself from the fear that he was allowing himself to be unduly scrupulous. All would laugh at him, he knew. Amos Burnham himself, he felt sure, would be one of the first. Suppose that he were not in love with Julia, would the requirements of the situation be the same? In a moment his judgment—his taste, told him that they would be. And yet, from the point of view of the every-day business world, was he not too particular—making too fine distinctions for practical life? He inhaled the smoke from the cigar and blew it forth impatiently in a thick cloud and tramped on sullenly. To be silent would assuredly be business folly. In the day he would certainly see that. His mood now was the result of his sight of Julia—the creation of the stillness and the darkness. All would be different, he told himself, in the daytime, downtown, with the stir of active business life about him.

Eckert noticed Northup's restlessness as he faced him in the private office, but was not surprised by it. He readily ascribed it to doubt as to the decision that must be immediately made.

"It'll soon be the hour," he said, looking at his watch.

"What are you going to do?" asked Northup doggedly.

"What are *you* going to do?" Eckert demanded sharply. "I don't see but that you're in this even more than I am."

"Suppose I asked you to decide?" Northup said slowly.

"Decide!" exclaimed Eckert, "I've no more to go on than you have. I've been hunting everywhere and I can't get any inside information. The way those fellows have kept the thing dark is a caution. Some of them must want to buy themselves. They haven't let out anything on which a man can reach a judgment."

"They've certainly tried not to do it," answered Northup uncertainly.

"I haven't any more reason for following one course than the other. It's just a toss-up. Shall we close with them or let this go?"

"It's just as you say," Northup answered sullenly.

"What's the matter?" cried Eckert. "I've never seen you like this before. Generally you've a mind of your own and something to spare."

"*You* say what is to be done," insisted Northup desperately.

"Somebody's got to say something," Eckert retorted as he glanced at the telephone. "And pretty quick, too. I'd better call them up and tell them we're coming. If I can tell them what we are going to do at the same time so much the better. There aren't many minutes left."

"I can't say," Northup answered; "I leave it entirely to you. Do what you think best."

"You mean you won't," said Eckert angrily.

"Yes," said Northup firmly. "I mean that I won't if you'll have it that way."

Eckert turned away from the telephone.

"What shall I say?" he demanded.

Northup was silent.

"Have you lost your mind or your nerve?" Eckert asked.

"Do what you please," Northup called, moving toward the door as if to escape.

"I've got to," said Eckert in dismay as he took up the receiver. "Give me Huron 1232." He turned toward Northup, who stood by the door. "Can't you speak?"

"No," said Northup with a short laugh; "that's just what I can't do."

"Yes!" called Eckert through the telephone. "Is that you? Is that you, Mr. Beesley? I'm going to come to see you. What are we going to do? I'll tell you when I come," he fairly shouted. "I'll be there for the final arrangements."

As Eckert turned away from the instrument the door closed and he found that he was alone.

Late that night Northup sat in the office-like library of his bachelor apartment. During almost the entire evening he had walked the floor and it was with real weariness that he had thrown himself into a chair. The hour was so advanced that little was moving in the street and the house was absolutely still. He was surprised, therefore, to hear a sudden step in the hall and a hasty knock at his door. As he called

out, Eckert burst into the room. He was in evening dress and in his impetuosity a flower fell from the buttonhole of his coat. That he was too excited for utterance was manifest and he stood for a moment silent before Northup, struggling with his feelings.

"What did you mean?" he gasped at length. "Know the whole thing and let me do what I did—know that they were going to put the plant on the river and let me take the land at Rocky Point. What do you mean, I say?"

"You have evidently heard something," observed Northup, who had regained his composure.

"I have—in a queer way," Eckert responded, "but I've heard it. I've just come from calling on Miss Brown."

"Oh!" exclaimed Northup with meaning.

"On Miss Brown," repeated Eckert with apparently increased anger. "She told me what Miss Burnham had told her—how old Burnham has been spending his mornings. It also came out that Miss Burnham was much impressed by your interest and spoke to her friend about it. Now you must have known—must have seen that after that there was no more chance of the company's going to Rocky Point than to the moon. And yet you've let us take this land that's only good to raise potatoes. How do you explain it?"

"Simply I didn't like to use—couldn't use, in fact—information obtained in that way."

"Why didn't you tell me not to do this?" thundered Eckert.

"As I say," replied Northup quietly, "I couldn't put Miss Burnham in the place of an unconscious spy on her father."

"You're a fool," cried Eckert. "You're every kind of a fool!"

"Perhaps," answered Northup. "That's the way I have looked at it at times myself."

"And with your Quixotic nonsense we've got the land on our hands. It's a white elephant."

"Still, I suppose that a white elephant has some value. We can't lose much at the price we gave."

"Lose!" raged Eckert. "Not lose much! To lose anything's the point! When we bought only to make all there was a chance of making! When we don't want it! When it ties up the money! And all for your folly—your idiocy."

"Call me all the names you like," said Northup. "I've called myself the same. But still, I couldn't do it. I confess that I tried, but I couldn't. It seemed like sneaking spoons off the Burnham table."

"It isn't business," complained Eckert.

"I don't suppose it is," responded Northup, "but it was what seemed to me—decent."

"Since when have you had such ideas?" sneered the other.

"I hope I've always had them, and that I shall always. See here, it isn't as if I didn't lose as much as you do."

"Oh, you've paid the price of your nonsense, I admit."

"Well, then! Would you have had me read a letter of Burnham's if it had fallen into my hands and I knew that it contained the information that we wanted? This is very much the same thing, to my mind."

"He'd be the first to tell you that you had been an idiot."

"Perhaps—yes," said Northup; "but that is irrelevant."

"Well," exclaimed the other, gazing in amazement at his partner, "you beat me!"

He stood for a moment in silence, then flung himself impatiently out of the room as if undecided what to do—as if unable even to decide just what to think.

On the following evening Julia again occupied the big chair in the library on the other side of the fireplace from her father. Generally at this time, as he drank his coffee, she regaled him with the doings of the day, but on this occasion she sat with her chin in her hand and gazed silently and pensively at the leaping blaze.

"What is it?" Burnham asked, unaccustomed to such quiescence in his impetuous daughter.

"I've made a discovery," she said.

"Ah," he murmured comfortably.

"I've found out that I've made a mistake."

"And it's rather given you a set-back," he chuckled. "Well, my dear, we all make mistakes, and such is our confidence in our own absolute wisdom that it rather has that effect on all of us."

"Do you remember," she asked, "that I complained the other night about business and business men? I said that it destroyed the finer feelings if a man ever had any, and that anyway a business man never had the chance to show them."

"Yes," assented her father.

"Very well," she went on, speaking with greater swiftness, "I find I'm wrong. Completely wrong. I've just learnt of something as high-minded, as delicate-minded as anything in romance."

"Who's the man?" asked Burnham placidly.

"It's Mr. Northup," she answered readily.

"Northup?" Burnham repeated, looking up more interestedly.

"Do you remember what you told me about being down on the river-bank at five in the morning—and my being afraid that you would have a cold, which I was surprised to find that you didn't have at all the next morning?"

"Yes," said her father.

"Well," she went on, "I didn't know that it meant anything, and I told Mr. Northup."

"You did?" said Burnham, his eyes twinkling and the corners of his mouth twitching. "Ah!"

"I find that it meant a great deal. That with a Mr. Eckert he had an option, as it is called, on a great deal of land near a place called Rocky Point. If the Steel Company went there they would make a good deal of money."

"And you told him," said Burnham, laughing loudly.

"Yes," she answered. "And now I find that your being where you were that morning meant that the plant was going on the river. That the land at Rocky Point had no value."

(Concluded on Page 30)

Courage and Cowardice Afloat

By MORGAN ROBERTSON

COURAGE BORROWED AND COURAGE BORN. THE COURAGE OF THE CAPTAIN WHO GOES DOWN WITH HIS SHIP AND OF THE SAILOR WHO STANDS BY FOR WOMEN AND CHILDREN

A LARGE majority of people, if called upon for an opinion, would unhesitatingly declare that sailors possess courage, basing their belief upon the known dangers of a life at sea. They would aver that a man who, voyage after voyage, trusts his life to frail plank and rotting rope could not be a coward, no matter what the form that danger may take. Yet they read, occasionally, of a whole crew of sailors meekly submitting to ill-treatment from officers that would rouse ordinary men to fury, and, less frequently, of disgraceful panic in time of wreck that would not be predicated of school children; and reading thus they wonder what manner of sailors were these.

But there is nothing in the apparent incongruity to cause wonder. The man who will quietly accept a knock-down from an officer is the same man who will—provided he is really a sailor—lie out on an icy foot-rope with the ship rolling yardarms under in the effort to save some rags of canvas for the owner, and who will volunteer to man an oar in a tumultuous sea that has brought menace of death to others no weaker than himself. The reason is that his courage—or the brand of courage that he uses at sea—is acquired; and the kind that may be born in him, which would impel him to resent a knock-down on shore, and which most people recognize as the real and only courage, he reserves for use in the watch below, or retires from its place as useless in his business—provided, again, that he is a sailor. Many a master spirit in forecastle friction plays a lesser part in the work on deck and aloft.

"LAND HO-O-O-O! HARD UP YOUR WHEEL!"

Courage is popularly considered as of two kinds, moral and physical. A better classification is temperamental and acquired; for the moral kind and the physical kind may be born in a man, and if not, may be acquired. Or, if one is inherent and the other absent in a man's nature, circumstances may suppress the kind in evidence and create and develop the kind that is absent; and it is also possible that circumstances may be such as utterly to crush the spirit of a natural-born master of men, and at the same time develop in a mental and physical weakling forces that will make him a hero. An illustration of this is an experiment once made by a dog-fancier with an inquiring mind, who selected two of a litter of bull terriers—of brute and human creation the highest endowed with inherent physical courage—alike in markings, habits and disposition, and sequestered them. When of fighting weight and age he put them to battle with their kind. One he placed before an antagonist whom he could surely conquer, the other before one who would surely conquer him. Of course, the victorious brother remained sprightly and optimistic, while the other was subdued and deferential. Carefully judging of breed, pedigree and record the owner selected antagonists for his dogs to the end that one might always win and the other always lose, and

before either dog had passed the prime of canine life had developed the favored brute into a strenuous creature that would fight a whirling wagon-wheel, and the other into an abject wretch that would not face an angry or frightened cat. Yet these two brutes, born of the same mother, and too low in the organic scale to be influenced by ethical considerations, came into the world equally endowed.

There is a third, or we might say a fifth, kind of courage, much in evidence in all parts of land and sea, eminently practicable while it lasts, but of no permanent or constitutional value—Dutch courage. It can take the place and perform the part of all other kinds, but can be included with none. It stands alone, and while it lives asks little of temperament or experience.

Perhaps the best definition of courage—the most inclusive—ever devised was given by Emerson, who called it "equality to the problem before us." This covers not only temperamental and acquired courage, but the classifications of these known as moral and physical, and almost covers the isolated, but temporarily practical, Dutch courage.

The Sailor's an Acquired Courage

Though the fighting man-of-war's-man may be given a fillip of Dutch courage on the eve of an emergency, the merchant sailor must depend upon his natural forces. Liquor is sometimes served out to sailors, but always when the strain is over, to prevent the physical reaction following an all-night struggle with thrashing canvas. Indeed, there are few emergencies in his life at sea wherein stimulants would aid the sailor, even though they could be foreseen in time. His courage is the courage of endurance, of submission, of devotion to the seafaring ethics. This courage is acquired, step by step, as he learns his trade, and stimulants before a hard drill at shortening sail would not increase it; on the contrary, acting on his usually empty stomach, they would impair his efficiency by rendering him careless, and possibly rousing what he may possess of temperamental courage, which is not of service to himself or the ship.

A temperamentally brave man is out of place in the forecastle. A few there are of such men—reckless, roving and uneducated—who, held by a love of the sea, spend their lives before the mast, continually at swords-points with the mates, deserting at every opportunity and seldom seeing a pay-day; but as a rule, such men, if they do not soon become officers, will dare any poverty and privation ashore to escape the rigors of a life before the mast. Nearly all of the sailors who man the merchant ships of the world are men of initially weak character and very often of initially weak bodily frame, who lack the intelligence, education, ambition or nerve to try their fortunes at a better calling. So they have remained in an environment which kills them, on an average, in twelve years, but develops a strength of body and mind along certain lines that is marvelous to a landsman.

Pulling ropes, scrubbing decks and climbing aloft make up an excellent system of physical culture, and a few years of it, with the necessarily deep breathing of pure air incidental to his exertions, give the sailor a chest expansion and physique that an athlete might envy. And a landsman, observing his massive shoulders and big arms knotted with muscles, and watching him as he dances aloft in the darkness to muzzle by sheer strength a thrashing sail whose flapping can be heard over the roar of the storm, will wonder why this brave man submits to insult and abuse from officers and to robbery from crimps. But an athlete or anatomist might lessen his wonder by pointing out that though his arm is big it is big with the pulling muscles alone: the pushing and striking muscles are but normal; and that though his chest expansion is great there is but little of muscular sheathing to it. A sailor cannot strike a hard straight-out blow, but in a rough-and-tumble fight would have a fair chance with a small-sized bear—provided, of course, that he had enough of temperamental courage to enter the contest.

In this argument no reference is intended to the sailors of the coasting or the Lake trade. These men take to the life because they have the temperamental courage and liking for it, and this courage remains with them, there being nothing in the milder discipline of schooners to take it out of them. They will risk their lives in a tussle with the elements and their skins in a scrap with the mate—and be ready next time. Should they sign in a deep-water ship, however, being intelligent, self-respecting men, the temperamental courage would conflict with the acquired, and they would meet trouble.

Self-preservation is the first law of Nature, and in time of danger the dominant impulse in every human mind is to take the action that will lead to safety; and no temperamental courage ever born in a man will avail him at the last moment of defeat, when the next move is the passage into the Unknown. The courage that will help a man to die is acquired, and who will say that it is not the highest form—far above the temperamental courage of the bulldog who will fight for the love of fighting, and go down to ignominious defeat when the opponent is stronger. The bulldog has his parallel among men—restless, combative, high-spirited souls who eagerly seek and thoroughly enjoy friction with others of their kind or with circumstances. But how absurd and ridiculous their position when they meet their match and are defeated.

The captain who goes down with his ship lacks the moral courage to face the consequences of his mistake, but he possesses physical courage—and most of it acquired—of the highest degree. From a strictly common-sense viewpoint it seems a useless sacrifice that a life so rich in experience with sea and storm, of courage and skill so rare and so painfully acquired, which has thoroughly solved a problem that it will never need to solve again—for no captain makes the same mistake twice—must be snuffed out forever to escape public sentiment. But public opinion that will exalt a hero to the skies to-day and cover him with ridicule to-morrow has little of common-sense in its make-up, and its punishment is so severe that no captain need be blamed if he chooses death now, in the present, to a later and inevitable death after a period of obloquy and reproach. Admiral Tryon is spoken well of to-day when mentioned. What would have been his position in English society and before the world had he chosen to save himself after the mistaken order which sent his ship, the Victoria, to the bottom with most of her crew? Would there be a door open to him? Would there be a hand extended from an officer of the army or navy of England?

Moral courage is admirable and produces splendid results; but it is the courage of inaction and has little popularity at sea, or in any other sphere where action and effort are required of men. Temperamental courage is of avail only when the sailor has risen to a directive position; before that it is a hindrance, a nuisance, and is not encouraged. Acquired physical courage alone is wanted, and that of the best quality.

Obey Orders and Sink Owners

A young sailor known to the writer was one of a crew of four men and two mates in a schooner running down Lake Ontario in a December gale, bound for Oswego. All hands were exhausted by a similar run down Lake Erie and the man-killing work of taking the schooner through the Welland Canal. They labored the first part of the night in snugging down to close-reefed foresail, staysail and jib, and at midnight, the wind, but little short of a hurricane, with occasional snow squalls and the deck and running gear clogging with ice, the captain decided not to try the dangerous port of Oswego, but to scurry across the Lake and make Cape Vincent at the head of the St. Lawrence River. He had logged the schooner to abreast of Big Sodus, thirty miles above Oswego, and from here the course to the passage east of the Gallou Islands was north-northeast. They jibed the foresail, shifting the cargo with the first lurch the schooner gave, and the young fellow, whose "wheel" it was from twelve to two took it and steered this course. It was all hands on deck or below that night, for there being nothing out but their own craft at that time of year, the usual lookout was dispensed with. The course set, the captain went below; the two mates came aft, one by one, peered into the binnacle, and went forward to the warm forecastle where the other three men had preceded them. The young sailor, not knowing that he was the only man on deck, steered on through the darkness and snow, with but an occasional peep from the binnacle into the blackness ahead and to windward. The seas yawed the schooner two points each way from the course, but he was a helmsman and "made the course good"—north-northeast. The time slipped by, and, half-frozen from his hips down but perspiring above, he began to wonder if it was not four bells when he would be relieved. He looked less at the binnacle and more into the storm and forward along the deck. At last he saw a figure mounting the fore-rigging—just a blot of blacker darkness against the background of night. Then there came a hail:

"Land ho-o-o-o! Land under the bows. Hard up your wheel!"

He knew the voice—the voice of one of the crew, a competent first mate who had shipped before the mast for this last run down the Lakes to his home, who had grown nervous in the forecastle with all hands below, and had come up of his own accord to look for the land that he knew must be close. But the order to "hard up" was from one without authority, and the young fellow did not respond until, blinking the glare of the binnacle from his eyes, he looked himself and saw the land—a low stretch of shore with trees that looked like bushes. Then he took the matter upon himself; when he looked again at the compass the schooner was two points off, and he let her swing while he crept around forward of the wheel and plunged his rubber boot through the cabin window. By the time he had regained his position abaft the wheel she was heading east, and before the skipper reached the deck in response to the crashing glass she headed east-southeast, away from any land in the vicinity. Then the others appeared on deck forward, running about, and yelling response to, and comment on, the descending lookout's information that there was land ahead. By this time the land was on the weather quarter, and they looked in vain for it ahead. Then the foresail caught aback, parted the foreboom guy, and jibed over their heads with a crash that only increased their bewilderment. Then one of the mates called out an order which might have been born of any vagrant and impromptu thought in his brain: "Keep her off." And the young fellow at the wheel, who had steadied the schooner at east-southeast, answered—and steered on.

They soon realized the situation, and the indignant captain and mates came aft to inquire, not why he had broken the cabin window, but why he had changed the course. The man who had seen the land and called out, having done his part, remained forward, and the helmsman defended himself as he could under his limitations. He knew he had done right, for he knew by this time that the land was Yorkshire Island, a small islet to the east of the Gallous, and that a vessel striking the south side of it in that sea would be washed off to the eastward and founder in deep water. And he knew that he had done wrong in changing the course without orders. Had he been a beginner at the trade he might have claimed credit for saving their lives; had he been longer at it he might have held on to the fatal course, and awaited orders. As it was with him he declared vehemently that some one had "sung out" to keep her off, and he had done so. Which was true in a transpositional sense. They were not very angry with him, but the blowing-up he received discouraged him. Later, he saw that islet in daytime, and averred that the schooner could not have gone on five minutes longer before striking.

When Panic Strikes the Passengers

There is another factor in the problems sailors are called upon to "be equal" to that is canceled painfully, and often never—inherent fear of some one particular thing or condition. All of us are born with some such weakness—the writer confesses to a congenital fear of the law—and all of us know the difficulty in overcoming it. A sailor has his pet fear, or aversion, like the rest of us; but if it conflicts with his usefulness he *must* overcome it—or, as Mark Twain did with his conscience, bring it under control—and if he lives long enough, he will. A big, burly, red-headed Irishman, a fine sailor and natural fighter, once shrieked in pitiable terror when the writer—a boy at the time—suddenly placed a trapped rat under his nose. Twenty years later the two met, and the Irishman told how a subsequent long passage in an empty grain ship, during which the starved rats entered the forecastle in quest of food, cured him of the weakness, which was inherent and all-possessing from his infancy up to this passage. Some men are born with an intense fear of falling, others with the same fear of drowning—for not all sailors can swim. They conquer these fears little by little, as they learn the strength of rope, deck-fittings and the grip of their fingers. The most unpromising case of all, perhaps, is that of the man born with the fear of pain; for this man shrinks from work which is painful, and seldom progresses. The man who "does not know what fear means" never existed in fact. Every human mind fears the unknown, the untried, the unsolved; and to the extent that he masters his fear at a critical time is he considered brave or cowardly.

Mention was made at the beginning of the unreasonable panic of sailors during steamship wrecks, when women and children are thrust away from boats that strong men may be saved. With a full understanding of the contagion of fear and the irresponsibility of the mob-mind, the writer does not hesitate to declare that no trained able seaman ever took part in such a rush. These rushes are invariably started by outpouring stokers and coal-passers, and by such passengers as Yussuf, the Terrible Turk (who, with a twelve-inch knife, fought his way to the boats of the Bourgogne)—strong, brave men these in their own line, but frenzied cowards and murderers when confronted with new conditions; and if any man shipped as a sailor follows such an example, he is surely of the calibre and requirements demanded of the writer when once he applied to a liner's first officer for a berth in the liner's forecastle. Waving away the proffered "discharges," or credentials, as able seaman, the officer said airily: "Any kind of a deck hand'll do here. Go and get your dunnage."

Mechanical Rope-Climbing

BY MEANS of a recently perfected device it is now as easy to climb a rope as it is for a lineman to ascend a pole.

In many of the building trades it is frequently impracticable or difficult to handle a swing-staging. In all such exigencies the rope-climbing device will be a great advantage. The invention consists of hinged clamping members which grapple the rope. The lower ends of the device terminate in peddlelike attachments which extend horizontally. To the outer ends of these standards are pivoted foot-plates.

The operator fastens his feet to the plates by means of straps. By separating and extending his feet the other ends of the forked device are opened and the whole contrivance is free to slide on the rope. The climber supporting his weight with his arms slides the clamps up or down by a simple movement of his legs. Then bringing his weight to bear on the feet supports, the jaws or clamps of the contrivance are brought securely against the rope and will stay rigidly in that position, easily sustaining as much weight as the rope itself can bear. Now the operator may stand upright and perform any work such as painting or hammering. Then when he wishes to climb higher he takes a second hold of the rope, moves his legs outwardly again, thereby releasing the hold of the clamps upon the rope, and is ready for another movement either upward or downward.

THE MAN WITHOUT A "PULL"

OPPORTUNITIES AND ABILITIES THAT HAVE MADE THE YOUNGEST ASSISTANT SECRETARY OF THE TREASURY

MR. ROBERT B. ARMSTRONG AT HIS DESK IN THE TREASURY

By Harold Bolce

NINE years ago Robert B. Armstrong, who has been named to succeed General O. L. Spaulding as Assistant Secretary of the United States Treasury, entered a newspaper office in Ames, Iowa, to ask for a chance to work.

"We don't need any more help in this shop," was the proprietor's response.

"But I need breakfast; I'll work hard all morning for it," said the youth

The editor had heard similar appeals and thought at first that the applicant was one of the nomadic improvidents that occasionally besieged the office

"If that's all you want," said the editor, "you can have breakfast, but we haven't any work for you."

The young man flushed. "I need something to eat," said he, "but I can't accept it unless you let me work for it."

Here was a type the editor had not encountered. "Let me see," he observed, "aren't you one of the students of the State College here? How comes it that you are under the necessity of working for a meal?"

Mr. Armstrong explained that he had had the misfortune to fall sixty feet through an unfinished floor in one of the college buildings, and had finally emerged from the hospital with no funds to renew his course at school. "I'm broke," he added, "hungry, out of work, with few clothes, and a long distance from my base of supplies. You must admit that my catalogue of troubles is almost complete. The least that you can do for me, I think, is to let me work until noon for my breakfast"

"All right," said the editor, more impressed than he cared to admit; "go ahead, if you can find anything to do around the shop."

The editor of that paper was Hon. G. Hardin of the Ames Times. Under his direction Mr. Armstrong learned to set type, to ink rollers, to perform with fidelity the various other obligations of a printer's devil, and finally rose to a salary of eight dollars a month and board

When the Printer's Devil Got Out the Paper

In May following, one year from the time of his start in the office, a circus came to that section of Iowa The proprietor happened to be away in another part of the State In the absence of authority and in the presence of so spectacular a lure, the editor and printers escaped from the office drudgery and hied themselves to the performance. The distractions of the big tents delayed them longer than they had intended The time for publication for the little daily drew near Fortunately for the paper the young man Armstrong had resolutely set his face against the circus. Unaided, he composed and set up the editorial page, rustled up the news—which included a fine account of the circus, the magnificence of which he accepted on faith—printed the paper and, taking the list of subscribers in his pocket, started out with a horse and buggy and delivered the edition

When the editor returned and discovered that the reputation and business integrity of his publication had been preserved by his printer's devil, he raised Mr. Armstrong's wages to fifteen dollars a month and board, and made him associate editor. Shortly afterward, as a further reward, he furnished the young man with transportation and expenses to the World's Fair in Chicago and thus afforded him the first opportunity he had of traveling out of his native State

Naturally, the story of the fidelity of the printer's devil who had stoically abstained from going to the circus in order to bring out his employer's paper attracted considerable State attention. Mr. Armstrong was offered a position in the business office of the Des Moines News at eight dollars a week. This offer he accepted. He had not been at work long before he came across an interesting news story which he wrote up and carried to the editorial rooms. It was accepted and played up conspicuously on the first page. Thereupon he applied for a position as reporter. He was told that he could have a job but at two dollars a week less than he was receiving in the business office. As he was working for the future he took it.

This paper shortly afterward suspended publication and with others he applied for a position on the Des Moines Leader. The editor of the Leader received him cordially enough, and in the course of conversation offered him a cigarette. "I don't smoke them," said Mr. Armstrong "Good," replied the editor; "in that case you go to work to morrow"

Before long the News was reorganized and Mr. Armstrong was offered the city editorship. While in that position the Chicago and Northwestern Railway ran the first fast mail across Iowa. Mr. Armstrong took a corps of photographers and artists to Chicago and wrote up the trip. The article was unusually thorough and attracted the attention of the editor of the Chicago Record

"You have interested me," he wrote to Mr. Armstrong "and made me read your article clear through. If you can have that effect on a newspaper man you ought to be able to get up stuff that would be valuable to our readers. I therefore offer you a position on the Record."

At the expiration of his contract with the Des Moines News Mr. Armstrong went on the Chicago Record. He was not there long before he was chosen out of a staff of fifty men to take charge of the Eastern business of the paper with headquarters at New York. When the Chicago Record and the Herald consolidated, the New York Herald offered Mr Armstrong a position, first sending him to Europe to get a general view of world affairs and then placing him in charge of the Chicago office of that paper

Before Mr. Armstrong went to New York and after his return to Chicago as manager, in that city, of the New York Herald bureau, he frequently had occasion to go to Iowa to interview the chief executive Governor Shaw found him trustworthy and a young man of unusual discernment

Mr. Armstrong's Start in Washington

In making Mr. Shaw Secretary of the Treasury President Roosevelt had two important objects in mind. First, he wanted a banker capable of maintaining the stability of the nation's finances, and second, it was the President's firm belief that the far-reaching plans he had devised for modernizing governmental methods of transacting business would be worked out in the Treasury Department in a masterly way by the man who had had a significant part in building up a Western commonwealth

It was not long after Mr. Shaw had accepted the Treasury portfolio that he realized that he had assumed the management of one of the biggest institutions of the world, and that he needed as private secretary a man capable of grasping the enormous details of the Department. Nor was it long before Mr. Shaw discovered opportunities for great reforms in the Treasury. "I want," said he, "as my secretary that young newspaper man who used to interview me in Iowa. He has the most up-to-date and progressive nature of any young fellow of my acquaintance"

A telegram was accordingly sent to Mr. Armstrong. He resigned his position in Chicago paying him considerably more than the private secretaryship and went to Washington.

From the day of his entry into Treasury circles he has instituted numberless innovations; but, although he has revolutionized the workings of the Department, he has done it with such tact that instead of arousing enmity he has enlisted the cooperation of the very men whose age-worn methods he has supplanted

Mr. Armstrong, working in conjunction with Assistant Secretary Ailes, learned that on an average 3,000,000 letters were received annually by the Treasury Department, or nearly 10,000 every business day, and that though these came in with overwhelming promptness they went out, in many instances, at the belated pace of the days of stage-coach and post-rider. Here were opportunity and demand for new methods. This great bulk of incoming mail, weighing on an average 1000 pounds a day, or 150 tons a year, was a burden which overstrained the unwieldy machinery of Treasury methods

In the matter of telegrams Mr Armstrong found equal necessity for a better system. The Treasury building was connected by wire with the outer world, but the Department was satisfied to get no messages over its own wire, depending on messenger boys from the central offices. The Treasury structure is a vast pile, with long, dim corridors and hundreds of rooms, and it was not an infrequent thing for messenger boys to wander from room to room and floor to floor, carrying messages that should have been received instanter by the official whom they had such difficulty in finding. Often it took longer for the messenger boy to carry a telegram from the central office to the missive's destination in the Treasury building than it required to transmit it to Washington from San Francisco, London, Paris, or even from Manila

A thorough investigation was instituted Mr. Armstrong determined that telegrams should come direct to the Department and from the Department be replied to

The President's Influence in the Departments

It was included in Mr. Armstrong's program, fully indorsed by Secretary Shaw, that, every one of the 10,000 letters received daily should be replied to or at least acknowledged on the day of its arrival. This is now done. A system was devised whereby all letters go to one desk. There they are opened immediately and distributed to the various divisions to which they are destined. Treasury messengers wait in readiness to travel at a rapid gait. Just before a letter is handed to a messenger it is stamped with an electric time stamp which connects with a central clock run by electricity, which records on the document or letter the time to a minute at which it arrives at or leaves a room

Secretary Shaw's estimate of Mr. Armstrong is very high, and the Secretary adds that the up-to-dateness which has been wrought in Treasury administration has been effected by carrying out programs inspired by the President. Mr Shaw, enjoying the confidence of Mr. Roosevelt, was appointed to the Treasury portfolio to execute reforms which had been planned by the President. Therefore the Secretary's assignment of duties to Mr. Armstrong and others has been in keeping with the purposes of the White House

The Secretary is gratified over the cooperation of his Assistant Secretaries—Spaulding, Taylor and Ailes. Other Treasury lieutenants, including bureau chiefs and thousands of clerks, have also worked faithfully to bring about the improvements which the President has desired

Mr. Armstrong and Assistant Secretary Ailes, who have had most to do with the personnel of the Department, say that the realization on the part of the departmental workers that they are executing not only the orders of Secretary Shaw but of the President of the United States as well has imparted to their activities, as it has to much of the industry in official Washington, a dignity and seriousness of purpose which individual effort could not assume. Similar testimony comes from other Departments. All the Cabinet officials say that Mr Roosevelt, as no other President before him, has breathed his individuality into the Departments.

Naturally, the work of Mr. Armstrong in assisting to bring about the modernizing of the Treasury Department in keeping with the plans of the President has pleased the Administration

The new Assistant Secretary was born in Iowa in 1873, which makes him nearly thirty years of age.

"Something has been said of his youth," observed a Senator who believes in the young man. "Hamilton was only two years older when he took complete charge of the Treasury, and Pitt was only twenty-three when he became Chancellor of the British Exchequer."

GOLDEN FLEECE

The American Adventures of a Fortune-Hunting Earl

By DAVID GRAHAM PHILLIPS

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MR. HOLLISTER

SYNOPSIS OF PRECEDING CHAPTERS—Miss Catherine Hollister has just found her own mind. She discovers that Lord Frothingham, to whom she is secretly engaged, is really not the man, and she has intimated as much to her mother. That lady is of a very different opinion and has immediately instituted steps to put her wishes into instant effect. As for Frothingham, he is as yet quite unconscious of his doom. So far his trip has been pleasant and bright with the prospect of early hopes. Honoria Lougview, a steamer friend, has undertaken the management of his game, and to both of them it has seemed a mate for the attack in the opening.

(Continued)

CATHERINE went to change her dress and then searched for Frothingham. He was alone in the billiard-room, half asleep on one of the wall lounges. At sight of him—she saw him before he saw her—her courage wavered Yes, he was a decent sort of chap; and she was treating him badly, despicably—had bargained fairly with him, had used the contract publicly to aggrandize herself at his expense, was about to break her contract and humiliate him, and injure him, through no fault of his. He had been fair with her, she had been false with him, was about to be base. "I can't," she said to herself. "At least, not in cold blood"

He saw her, and his face lighted up. She smiled, nodded, hurried through the billiard-room and disappeared into the hall beyond. As she turned its angle her knees became shaky and her face white. Then Wallingford suddenly appeared at the conservatory door. He came toward her as if he were going to pass without stopping. But he halted

"Well?" he said

She leaned against the wall. Her throat was dry and her eyelids were trembling

"What is it?" he asked gently

She hung her head.

"Don't be afraid to say it to *me*," he urged. "There isn't anything you couldn't say to me."

"Do you—do you—do you care for me?" she said in a queer little choked, squeaky voice.

He laughed slightly and came close to her and looked down at her. "You're the only thing in all this world I do care for," he said. "Why?"

"Oh, nothing—don't follow me," and she darted back toward the billiard-room.

Frothingham was still there, seated now at the open fire "Ah—you! I'm glad you've come back," he drawled.

"I want you to release me from my engagement," she said.

His jaw dropped and he stared stupidly at her. He could hardly believe that this impetuous, energetic creature was the languorous, slightly affected, dreamy Catherine.

"I mean it," she sped on. "I've no excuse to make for myself. But I can't marry you. And you ought to be glad that you're rid of me."

Her tone instantly convinced him that he was done for. He turned a sickly yellow and put his head between his hands and stared into the fire. His brain was in a whirl. "Just my rotten luck," he muttered.

"I don't hope that you'll forgive me," she was saying. "You couldn't have any respect for me. I'm only saving a few little shreds of self-respect. I'm——"

"You mustn't do it, Catherine. You mustn't, you——" he interrupted, rising and facing her.

"I must be free. I care for some one else Don't discuss it, please. Just say you let me go."

"It ain't right." Cupidity and vanity were lashing his anger into a storm. "You can't go back—you've gone too far. Why, we're as good as married."

"Don't make me any more ashamed than I am," she pleaded humbly.

"No, I can't release you," he said with cold fury "I can't permit myself to be trifled with." He knew that he was taking the wrong tack, that he ought to play the wounded lover. But his feeling for her was so small and his anger so great that he could not.

She was almost hysterical. She felt as though she were struggling desperately against some awful force that was imprisoning her. "Let me go. Please, let me go," she gasped.

"No!" he said, arrogance in his voice—the arrogance of a man used to women who let men rule them.

Her eyes flashed. "Then I release myself," she said haughtily, with a change of front so swift that it startled him "And don't you dare ever speak of it to me again!"

She slowly left the room, her head high. But her haughtiness subsided as rapidly as it had risen, and by the time she reached her own apartment she was ready to fling herself down for a miserable cry—and she did. "If I could *only* get him out of the house," she wailed

Frothingham debated his situation. "The only thing to do," he concluded, "is to go straight off to her father." He had not yet become convinced that in America man occupies a position in the family radically different from his position in England. He found Hollister writing in his study.

"Mr. Hollister," he began

Hollister raised his head until it was tilted so far back that he could see Frothingham through the glasses that were pinching in the extreme end of his long nose. "Oh—Lord Frothingham—yes!" He laid down his pen. "What can I do for you?"

Frothingham seated himself in solemn dignity that hid his nervousness. "For several weeks your daughter and I have been engaged. We—we——"

Hollister smiled good humoredly. "Before you go any further, my boy," he interrupted kindly, "I warn you that you're barking up the wrong tree."

"I beg your pardon," said Frothingham stiffly.

"The person you want to see is the girl's mother. She attends to all that end of the business. I've got enough trouble to look after at my own end."

"What I have to say can be said properly only to her father as the head of the family."

"But I'm *not* the head of the family. I'm not sure that I know who is. Sometimes I think it's my wife, again I suspect Catherine."

"Your daughter now refuses to abide by her engagement," said Frothingham, in desperation at this untimely levity

Hollister took off his glasses and examined them on both sides with great care. "Well," he said at last, "I suppose that settles it."

Frothingham stared "I beg pardon, but it does not settle it"

Hollister gave him a look of fatherly sympathy. "I guess it does. You can't marry her if she won't have you. And if she won't have you—why, she won't."

"You treat the matter lightly." Frothingham had a bright red spot in either cheek. "You do not seem to be conscious of the painful position in which she places you."

"Good Heavens, Frothingham. What have I got to do with it? You ain't engaged to *me*. She's got the right to say what she'll do with herself."

Frothingham rose. "I was under the impression, sir, that I was dealing with a gentleman who would appreciate the due of a gentleman."

Hollister's eyebrows came down and a cruel line suddenly appeared at each corner of his mouth. Just then Mrs. Hollister entered. Intuitively she leaped to the right conclusion. "The idiot!" she said to herself. "Why didn't he come to me?" Then she said smoothly, almost playfully, to "the idiot": "Has Catherine been troubling you with her mood this morning?"

Frothingham's face brightened—her mood! Then there was hope

"You ought not to pay any attention to her moods," Mrs. Hollister went on with a smile. "She's very nervous at times. But it passes."

"She told me flat that our engagement was off," said Frothingham. "I came to her father, naturally. She seemed to be in earnest."

Mrs. Hollister continued to smile. "Don't concern yourself about the matter, Lord Frothingham," she replied in her kindliest voice. "Catherine will be all right again to-morrow at the latest. She has been doing too much lately for a young girl under the excitement of an engagement."

Hollister, who had been looking hesitatingly from his wife to Frothingham, went to the wall and pressed an electric button. When the servant appeared he said: "Please ask Miss Catherine to come here."

Mrs. Hollister turned on him, her eyes flashing 'Catherine is in no state to bear——"

Hollister returned her look calmly, then repeated his order The servant looked uneasily from the husband to the wife, saw that Mrs. Hollister was not going to speak, bowed deprecatingly and withdrew. In a few minutes—it seemed a long time to the three, waiting in silence—Catherine appeared. Her eyes were swollen slightly, but that was the only sign of perturbation. Mrs. Hollister said to Frothingham: "I think it would be best that her father and I talk with her alone first"

Frothingham instantly rose. With eyes pleadingly upon Catherine he was nearing the door when Hollister spoke—it was in a voice neither Frothingham nor even Catherine had heard from him or suspected him of having at his command "Please be seated, Lord Frothingham. The best way to settle this business is to settle it"

MRS. STAUNTON

Frothingham could not have disobeyed that voice and he saw with a sinking heart that at the sound of it Mrs. Hollister looked helpless despair

"Catherine," said her father, "do you, or do you not, wish to marry Lord Frothingham?"

"I won't marry him," replied Catherine. She gave Frothingham a contemptuous look. "I told him so a while ago."

Mrs. Hollister's eyes blazed. "Have you forgotten what I said to you?" she demanded of her daughter, her voice shrill with fury

"No, mother," Catherine answered slowly; "but—I cannot change my mind. I cannot marry Lord Frothingham."

An oppressive silence fell. After a moment Frothingham bowed coldly and left the room. Mrs. Hollister started up to follow him. "One word, Nelly," said her husband. "I wish you to understand that this matter is settled. Nothing more is to be said about it either to Catherine or to that young man—not another word."

Mrs. Hollister was white to the lips. "I understand," she replied with a blasting look at her daughter. And she followed Frothingham to try to pacify him—she knew her husband too well not to know that her dream of a titled son-in-law was over

When she was gone Catherine sank limp into a chair. "She'll never forgive me," she exclaimed despondently.

Hollister nodded in silent assent. After a few minutes he said: "It's been fifteen years since she made me cross her in a matter I sha'n't speak of. And she remembers it against me to-day as if it had happened an hour ago. The sooner you find your man, Katie, and marry him, the better off you'll be—that's *my* advice. And I ought to know." He patted her encouragingly on the shoulder.

VII

FROTHINGHAM had gone direct to his apartment. "Get my traps together at once," he said to his man—Hutt, whose father had been his father's man. He threw himself into a chair in his sitting-room and tried to think, to plan. But he was still dazed from the long fall and the sudden stop. Presently Hutt touched him

"Well—well—what is it?" he asked, looking stupidly up at the round, stupid face

"Beg pardon, my lord," replied the servant, "but I've spoken to you twice Mrs Hollister wishes to know if you'll kindly come to her in her sitting room"

Frothingham found Mrs. Hollister's maid waiting for him in the hall. He followed her to the heavily perfumed surroundings of pale blue silk, both plain and brocaded, in which Mrs Hollister lived. He listened to her without hearing what she said—thinking of it afterward he decided that she had been incoherent and not very tactful, and that her chief anxiety had been lest he might do something to cause scandal. He remembered that when he had said he would go at once she had tried to persuade him to stay—as if leaving were not the only possible course. He gradually recovered his self-command, and through weakness, through good nature, through contempt of his hosts and through policy he acted upon the first principle of the code for fortune-hunters of every degree and kind: "Be near-sighted to insults and far-sighted to apologies."

Surveying the wreck from his original lodgings at the Waldorf, he found three mitigations—first, that the engagement had not been announced; second, that he had not written Evelyn anything about it; third, that it was impossible for "middle class people" such as the Hollisters to insult him—"if I wallow with that sort, I can't expect anything else, can I?" To cheer himself he took several drinks and an account of stock. He found that he was ninety-three pounds richer than when he landed—he played "bridge" well and had been in several heavy games at Lake-in-the-Wood, and had been adroit in noting the stupid players and so arranging partners that he could benefit by them; also he had been lucky in a small way in picking the numbers at Mansfield's the few times he had trusted himself to go there. "Not so bad," he said. "It's a long game and that was only the first hand." He hesitated at the indicator, then instead of ordering another drink went to the telephone and called up Longview's house. It gave him courage, and a sense that he was not altogether friendless and forlorn, to hear Honoria's voice again. "Shall you be in late this afternoon?" he said

"Why! I didn't know you were in town—or are you calling me from Catherine's?"

"Yes—I'm in town," he replied, and he felt that she must notice the strain in his voice

"Oh!"

"I'm up to stay," he went on, his voice improving.

"Oh—yes—come at half-past five."

"Thank you—good-by." He held the receiver to his ear until he heard her ring off. "Good girl, Honoria," he muttered. "Not like those beastly cads." He went to the club, lunched with Browne whom he found there, was beaten by him at billiards, losing ten dollars, returned to the hotel to dress

At a quarter-past five he started up the avenue afoot—a very striking figure in clothes made in the extreme of the English fashion; but he would have been striking in almost any sort of dress, so distinguished looking was his pale, rather supercilious face with one of its keen eyes ambushed behind that eyeglass, expressive in its expressionlessness. The occupants of every fifth or sixth carriage in the fashionable

"JUST MY ROTTEN LUCK," HE MUTTERED

parade bowed to him with a friendliness that gave him an internal self-possession as calm as the external immobility which his control of his features enabled him always to present to the world.

He told Honoria his story in outline—"the surest way to win a woman's friendship is to show her that you trust her," he reflected. She was sympathetic in a way that soothed, not hurt, his vanity; but she sided with Catherine. "I half suspected her of being in love with Joe," she said, "but I thought he was a confirmed bachelor. He played all round you—that's the truth. I'm going to say something rather disagreeable—but I think it's necessary."

"I want—I need your advice," he replied.

"You've been relying entirely too much on your title. You've let yourself be misled by what the newspapers say about that sort of thing. You don't understand—I do understand until I'd been here a while and had got my point of view straight. They're not so excited about titles now they used to be when they had no fashionable society of their own and had to look abroad to gratify their instinct for social position. If you'd come five years ago——"

"Just my rotten luck," he muttered

"Your title is a good thing—properly worked. It will catch a woman, especially if she's not well forward 'in the push,' as they say. But it won't hold her. She's likely to use you to strengthen her social position and then to drop you, unless she has lived in England and has had her head turned—like your middle classes."

"But my family is away better than Surrey's."

"Your family counts for nothing here. New York knows nothing and cares nothing about birth. Englishmen count by title only."

"Then they ran after Surrey because he was a Duke?"

"Perhaps, to a certain extent," replied Honoria. "But I fancy the principal reason was that they wished to see what it was Helen had paid such a tall price for. If he had come here quietly to marry a poor girl there'd have been no stir."

"Money—money—nothing but money—always money," sneered Frothingham. He saw the twinkle in Honoria's eyes. "But, I say," he protested, "you know that we over there do care for other things, too"

"So do they here, but what do they care for, first and most, in both countries?"

He smiled

"It's money first—there and here, and the world over," she went on with a bitterness under her raillery. "And among our kind of people everything else—sentiment, art, good taste even—is far behind it. How could it be otherwise? We've got to have money—lots of money—or we can't have any of the things that we most crave—luxury, deference, show. But—where are you dining to-night?"

"Probably at the club."

"Excuse me a minute. I'll just see if Mrs. Galloway will let me bring you. We're going to the opera afterward." She looked at him quizzically. "I think I'll arrange to ship you off to Boston. A little vacation just now will do you no harm. And—Boston might interest you."

When she returned from the telephone it was with a cordial invitation for him from Mrs. Galloway. He said. "I've a letter to a Mrs. Sunfield in Boston. Do you know her?"

"Yes—she's here now, I think But you would better keep away from her. She wouldn't do you the least good."

"Is she out of 'the push'?"

"Oh, no—she leads it there, I believe. But she wouldn't let you look at a girl or a widow or any woman but herself. She's about forty years old—it used to be the woman of thirty, but it's the woman of forty now. Everywhere she goes she trails a train of young men. They're afraid to look away from her. They watch her like a pack of hungry collies, and she watches them like a hen-hawk."

There was more than the spirit of friendly helpfulness in Honoria's plan to send him away to Boston. The bottom fact—hidden even from herself—was that she was tired of him. He seemed to her helpless and incapable, worse in that respect than any but the very poorest specimens of men she had met in New York. She felt that he was looking to her to see him through an adventure of which she disapproved rather than approved. She had no intention of accepting such a burden, yet she was too good-natured and liked him too well to turn him abruptly adrift.

Mrs. Galloway took him in to dinner, and it was not until the second act of the opera that he had a chance to talk with the Boston woman in the party—Mrs. Staunton. Then he slipped into the chair behind her; but she would not talk while the curtain was up. Grand opera bored him, so he passed the time in gazing round the grand-tier boxes—the Galloway box was to the left of the centre. The twilight was not dark enough to hide the part of the show that interested him. He knew New York fashionable society well now, and as he looked he noted each woman and recalled how many

(*Continued on Page 16*)

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Important Notice to Readers

☞ February 1st the subscription price of THE SATURDAY EVENING POST will be doubled. Until February 1st you can subscribe for the magazine for a whole year—52 weeks—for only one dollar. After February 1st the price will be $2.00 the year.

Poor Richard Junior's Philosophy

¶Mock modesty is a vice behind the mask of virtue

¶A blank cartridge is just as effective as a misfire.

¶When a man borrows trouble there's the devil to pay.

¶"Absence makes the heart grow fonder" of somebody else.

¶The best way to make yourself wanted is to make yourself scarce

¶A good many poets are neither born nor made. They are perpetrated.

¶The dollar that is borrowed is never so large as the one that has to be returned

¶The good we do lives after us, but future generations can stand all we shall leave.

¶It is not what a man hears but what he believes that makes him wise or foolish.

¶The man who does the little thing well is always ready to do the big thing better.

¶Wasting time is bad enough, but getting angry over another's politics is pure extravagance.

¶The race is not always to the swift. Sometimes the judges have their money on the slow animal.

¶The trouble with most social reformers is that they insist upon looking for vice with a brass band.

¶When Mr. Rockefeller pours a few extra millions upon the torch of learning the users of all other kinds of lamps pay for it.

¶"The balance of trade," said the coal dealer after a test that showed that his scales regarded 1673 pounds as a ton, "seems to be in my favor."

A Great Lady

WHEN Jessie Benton Frémont died, a few weeks ago, in California, we lost the most noble example which the country ever has known of a type of American woman now almost extinct. It is a type, too, which probably never will be renewed in this country, for it no longer represents the ideal of our ambitious wives and daughters

Forty years ago, during the Civil War, Mrs. Frémont was the most influential woman in this country. Wherever she went—in Washington, New York or San Francisco—her drawing-room became a salon where the vital concerns of the nation were discussed by those who controlled them. She had been born into the thick of public life: she was Benton's daughter, to whom he had given the training of a son: her mother belonged to a family which for generations had held leadership in the South (as they hold it to day) by sheer right of brain power: she was the wife of the head of a great political party—a man with almost as large and enthusiastic a following as was Henry Clay's.

Yet it is a fact that the men who crowded into her house, the regiments that went into the war as "Jessie's Troopers," or "Jessie's Scouts," paid allegiance neither to her family nor to her husband, but to her only—to the womanliness of the woman

There was something in her of the French *grande dame* De Stael had not a more piercing wit, nor Récamier a finer quality of beauty, but below and apart from either was her singular personal magnetism. Whatever might be the room into which she came, whether in a palace or the shack of a ranch, she was the fire burning in it, the lamp that shone in it, the instrument of music that struck a note to which your secret self replied.

Whether you were a crown prince or a black slave did not matter a whit to her. She understood you. Her heart was full of kindness and help for you

That was the secret of the power of this remarkable woman. She knew *you*. She had help for you. One heard much in those days of her extraordinary knowledge of history and public affairs, and of certain great political movements which it was said she had instigated. But when you had once met her you did not know nor care for these things. Those wonderful gray eyes had a message for you. She was your friend.

We recall this trait in her because it is one which her sex does not seem to value of late.

The young girl nowadays who has social position or brain force invariably becomes a public character. She runs some charity or civic reform. She belongs to a dozen clubs. Her ambition is to be as like a man as possible. When she presides at a meeting or speaks on some matter of public moment, if you shut your eyes you cannot tell whether it is a man or woman to whom you listen.

Jessie Frémont, who had more public influence than any of them, in every moment of her life was essentially feminine: the wife, the mother, the friend.

☞

Breaking Down the Barriers

WITHIN a few days there have been two marvels which, rightly looked at, giddy the imagination and flood the future with dazzling light. But the custodians of the trumpets of publicity seem to be somewhat in the position of the girl who made the trip to Niagara Falls. She was so entranced by the beauties and wonders of Nature on the way that she exhausted her supply of superlatives; and when she stood in the presence of the awful majesty of the Falls she was silent for a moment, then said: "Ain't they cute?" Scientists and philanthropists have drained the public supply of superlatives in the last three-quarters of a century. The two latest and greatest marvels are discussed as matters of course, and imagination sits with folded wings and stupid eye.

The first of these marvels centres about the name Marconi. "A remarkable development of the telegraph," say the commenters. "We hope he's right in thinking the 'wireless' will make telegraphing as cheap as the mails." To talk of Marconi's achievement as the "wireless" is like speaking of the sun as boilerless or the progress of planets and stars as locomotiveless. The fact is that Marconi has burst through the coarse wall of matter—of the tangible and ponderable—that has isolated us in space and from each other, has transferred thought to that subtle medium called ether in whose boundless ocean swim freely all things, from the most crowded atom of your body to the remotest, loneliest star. This ocean he has found to be as subtle as it is vast—so subtle that the faint clickings of two tiny bits of metal, properly attuned to its rhythm, tintinnabulate there forever and forever without losing their identity, travel on and on into infinity and beyond, if there can be a beyond to infinity.

The warp of right progress of the human race is ability to communicate. Progress began when some two primordial ancestors of ours reached the plane of existence where they were able to shake off the selfish isolation of plant life and of the lower forms of animal life and established communication—touched each the other, and each had some dim consciousness of not being alone in the universe. Progress will be consummated when mind can look clean through racial, national and other prejudices, and can see reflected from all other minds the oneness of human nature, can grasp the ideal of brotherhood of the race, now just beginning to be understood to the confusion of war-lovers and of all kinds of promoters of and profiters by man's ignorance of man.

Marconi has broken down the barrier to world-neighborliness which the telegraph only breached. If the telegraph's breach has resulted in such wonders of widened sympathy and understanding, what will not the Marconigraph do?

The other passing marvelous marvel is a fit companion to the first. It is the Steel Corporation's so called "profit-sharing project." To call it a "profit sharing project" is to belittle it, just as it belittles the ether medium of human intercourse to call it "wireless." Closely studied, the Steel Corporation's project is not a mere profit sharing enterprise, but a broad and amazing recognition of the co-partnership of human beings, a wiping out of the lines between employer and employee. That line began, so the beginnings of history inform us, with master and slave It moved forward to master and serf, to master and vassal, to master and bonded freeman, to master and servant. It took a sudden democratic leap forward to employer and employee. And now we have Morgan heralding a new day of partner and partner, with the old acrimonious division into capitalist and laborer effaced.

Morgan's act is not so narrow as generosity or philanthropy—both of them imply strength condescending, however graciously, to weakness. It is simply a recognition of a new condition which the diffusion of intelligence has brought about. It is a bold stroke of genius, of a piece with his revolutionary financial methods which make conservatism tremble and catch its breath

Like Marconi—like all inventors, discoverers, achievers whose names attach or should attach to the great steps forward—Morgan builded upon those who went before. Mr. Kidd says, somewhere in his first and unusual book, that the nineteenth century and its great men are in relation to the first century and its great men as the man on top of the cathedral dome is to the man on the sidewalk—not taller but higher. Regardless of their intrinsic merit, these figures stand conspicuous—and they reached that place by superiority in talent and in toil, and so deserve its honor. And both are, let it be noted, men of commerce, products of commercial conditions—not bloody men or political intriguers or otherwise professional "friends of the people."

☞

Two Generations of Churchgoers

WHEN a man has digested THE POST on Saturday evening, why, the next morning, does he sit down to spend the day over the Sunday papers instead of going to church, as his grandfather did? Why?

The elder Smith, eighty years ago, listened to two heavy doctrinal sermons every Sunday. His grandson, Tom, subscribes to the support of a magnificent temple, to its vested choir, and to all of its charities, but for years he has not crossed the church threshold.

Is it because, as clergymen are apt to tell us, that Tom and his generation are less religious in spirit than the elder one, and more given to money getting and to vice?

That will be difficult to prove. In justice to Tom, too, we must remember that the weekly churchgoing was usually the only mental exercise within reach of his old farmer grandfather. It took the place of our social life, our theatres, our clubs, the countless books pressed on us every day. The parson's homily was the sole intellectual *plat* set before him.

Now, the younger Tom is just as sincere and sane a man as was his grandfather. His new possessions—literature, railways, wireless telegraphy, his share in the seething industries of this modern life do not make himself—Tom Smith—a whit less important to him

The fact is, the most important thing in life to him and to every other man is his secret self. Where did it come from? Where is it going? What have those unknown Others to do with it? How shall he make friends with them?

A couple of years ago Tom set out to find an answer to these questions. He went from one church to the other, giving, it must be confessed, but lax attention to the prayers, but listening to the sermons like a man condemned to death, who thought to hear his reprieve in them.

Doctor A preached on a doctrinal point with lucidity and force. "What has Apostolic Succession to do with my soul here to day, or its chances if I catch the smallpox to-morrow?" Tom grumbled as he walked away.

He went from church to church. The next Sunday he listened to a charming monologue on the Uses of Cheerfulness, the next to reminiscences of travel in Syria, the next to a passionate appeal for a reformed civic government. He heard sermons on missions, on scientific themes (Evolution leading), and delightful essays on abstract moral questions.

"These things should be left to men whose *métier* they are," he complained. "Have the clergymen forgotten that, after all, their business is with my soul? Was there not once a Man who came to help it? Why do they so seldom speak of Him?"

So then he fell into the habit of staying at home and church-going folks blamed the Sunday papers and the indifference of this generation to religion.

THE PIT

By FRANK NORRIS

Author of THE OCTOPUS

CHAPTER XX

LEFT to herself, Laura paced the floor for another quarter of an hour. Then, going into her husband's apartments, she rang up the office of Gretry, Converse & Co. Twice the central station responded that the "line was busy," but on the third attempt Laura succeeded in getting the connection.

"Is Mr. Jadwin there?"

"He can't see no one," came the reply in the thin tones of an office-boy. "He can't see no one this afternoon."

"Tell him Mrs. Jadwin—his wife—wants to speak with him."

There was a long wait, then the same voice preceded by an initiative click and rattle of the receiver, replied:

"He can't see no one this afternoon, ma'am."

"Did you say Mrs. Jadwin wanted to speak to him?"

"What—hey? Hello! He can't see no one this afternoon. Yes'm, I told him."

"Is he there? Is he in the office there? I want to know how he is."

"No, he ain't here. He's out."

In despair Laura turned away and went back to her own room again, throwing herself down upon the couch, her chin supported on her palm.

As she crossed the room, however, her eye had been caught by an opened note from Mrs. Cressler, received the day before, and apprising her of the date of the funeral. At the sight, all the tragedy leaped up again in her mind and recollection, and in fancy she stood again in the back parlor of the Cressler home, her fingers pressed over her mouth to shut back the cries, horror and the terror of sudden death rending her heart, shaking the brain itself. Again and again since that dreadful moment had the fear come back mingled with grief, with compassion, and the bitter sorrow of a kind friend gone forever from her side. And then, her resolution girding itself, her will power at fullest stretch, she had put the tragedy from her. Other and—for her—more momentous events impended. Everything in life, even death itself, must stand aside while her love was put to the test. Life and death were little things. Love only existed; let her husband's career fail—what did it import so only love stood the strain and issued from the struggle triumphant? And now, as she lay upon her couch, she crushed down all compunction for the pitiful calamity whose last scene she had discovered, her thoughts once more upon her husband and herself. Had the shock of that spectacle in the Cresslers' house, and the wearing suspense in which she had lived of late, torn and disordered the delicate feminine nerves so that a kind of hysteria animated and directed her impulses, her words and actions—hysteria and a monstrous egoism? Laura did not know. She knew only that the day was going and that her husband neither came near her nor sent her word.

Even if he had been very busy, this was her birthday, though he had lost millions! Could he not have sent even the foolishest little present to her, even a line—three words on a scrap of paper? But she checked herself. The day was not over yet; perhaps—perhaps he would remember her, after all, before the afternoon was over. He was managing a little surprise for her, no doubt. He knew what day this was. After their talk that Sunday in his smoking-room he would not forget. And besides, it was the evening that he had promised should be hers. "If he loved her," she had said, he would give that evening to her. Never, never would Curtis fail her when conjured by that spell.

Laura had planned a little dinner for that night. It was to be served at eight. Page would have dined earlier; only herself and her husband were to be present. It was to be her birthday dinner. All the noisy, clamorous world should be excluded; no faintest rumble of the Pit would intrude. She would have him all to herself. He would, so she determined, forget everything else in his love for her. She would be beautiful as never before—brilliant, resistless and dazzling. She would have him at her feet, her own, her own again, as much her own as her very hands. And before she would let him go he would forever and forever have abjured the Battle of the Street that had so often caught him from her. The Pit should not have him; the sweep of that great whirlpool should never again prevail against the power of love.

Yes, she had suffered, she had known the humiliation of a woman neglected. But it was to end now; her pride would never again be lowered, her love never again be ignored.

But the afternoon passed and the evening drew on without any word from him. In spite of her anxiety, she yet murmured over and over again as she paced the floor of her room:

He will send word. I will send word. I know he will. Never had she made a toilet more superb, more careful. She disdained a "costume" on this great evening. It was not to be Théodora" now, not "Juliet," nor "Carmen." It was to be only Laura Jadwin—just herself, unaided by the dress unadorned by tinsel. But it seemed consistent none the less to choose her most beautiful gown for the occasion, to panoply herself in every charm that was her own. Her dress, that closely sheathed the low, flat curves of her body and that left her slender arms and neck bare, was one shimmer of black jet scales, iridescent, undulating with light to her every movement. In the coils and masses of her black hair she fixed her two great cabochons of pearls, and clasped about her neck her palm-broad collaret of pearls and diamonds. Against one shoulder nodded a jaqueminot, royal red, imperial.

"I WONDER," SHE SAID, "WHAT THE WEST WILL BE LIKE"

It was hard upon six o'clock when at last she dismissed her maid. Left alone, she stood for a moment in front of her long mirror that reflected her image from head to foot, and at the sight she could not forbear a smile and a sudden proud lifting of her head. All the woman in her preened and plumed herself in the consciousness of the power of her beauty. Let the Battle of the Street clamor never so loudly now, let the suction of the Pit be strong now, Eve triumphed. *Venus toute entière s'attachait a sa proie.*

These women of America, these others who allowed "business" to draw their husbands from them more and more, who submitted to those cruel conditions that forced them to be content with the wreckage left after the storm and stress of the day's work—the jaded mind, the exhausted body, the faculties dulled by overwork—she was sorry for them. They less radiant than herself, less potent to charm, could not call their husbands back. But she, Laura, was beautiful; she knew it; she gloried in her beauty. It was her strength. She felt the same pride in it as the warrior in a finely tempered weapon.

And to-night her beauty was brighter than ever. It was a veritable aura that enveloped her, an aureole that crowned her. She knew herself to be invincible. So only that he saw her thus, she knew that she would conquer. And he would come. "If he loved her," she had said. By his love for her he had promised, by his love she knew she would prevail.

But meanwhile the time was passing. Laura descended to the library, and, picking up a book, composed herself to read. When six o'clock struck she made haste to assure herself that, of course, she could not expect him exactly on the hour. No, she must make allowances; the day—as Page had suspected—had probably been an important one. He would be a little late, but he would come soon. "If you love me, you will come," she had said.

But an hour later Laura paced the room with tight shut lips and burning cheeks. She was still alone; her day, her hour, was passing, and he had not so much as sent word. For a moment the thought occurred to her that he might perhaps be in great trouble, in great straits, that there was an excuse. But instantly she repudiated the notion.

"No, no," she cried, beneath her breath. "He should come, no matter what has happened. Or even, at the very least, he could send word."

The minutes dragged by. No roll of wheels echoed under the carriage porch; no step sounded at the outer door. The house was still, the street without was still, the silence of the midsummer evening widened, unbroken around her, like a vast calm pool. Only the musical Gregorians of the newsboys chanting the evening's extras from corner to corner of the streets rose into the air from time to time. She was once more alone. Was she to fail again? Was she to be set aside once more as so often heretofore—set aside, flouted, ignored, forgotten? "If you love me," she had said.

And this was to be the supreme test. This evening was to decide which was the great influence of his life—was to prove whether or not love was paramount. This was the crucial hour. "And he knows it," cried Laura. "He knows it. He did not forget, could not have forgotten."

The half hour passed, then the hour, and as eight o'clock chimed from the clock over the mantel shelf Laura stopped suddenly rigid in the midst of the floor.

Her anger leaped like fire within her. All the passion of the woman scorned shook her from head to foot. At the very moment of her triumph she had been flouted, in the pitch of her pride! And this was not the only time. All at once the past disappointments, slights and humiliations came again to her memory. She had pleaded, and had been rebuffed again and again; she had given all and had received neglect—she, Laura, beautiful beyond other women, who had known love, devoted service, and the most thoughtful consideration from her earliest girlhood, had been cast aside.

Suddenly she bent her head quickly, listening intently. Then she drew a deep breath, murmuring, "At last, at last!"

For the sound of a footstep in the vestibule was unmistakable. He had come, after all. But so late, so late! No, she could not be gracious at once; he must be made to feel how deeply he had offended; he must sue humbly, very humbly, for pardon. The servant's step sounded in the hall on the way toward the front door.

"I am in here, Matthew," she called. "In the library. Tell him I am in here."

She cast a quick glance at herself in the mirror close at hand, touched her hair with rapid fingers, smoothed the agitation from her forehead, and sat down in a deep chair near the fireplace, opening a book, turning her back toward the door.

She heard him come in, but did not move. Even as he crossed the floor she kept her head turned away. The footsteps paused near at hand. There was a moment's silence. Then slowly Laura, laying down her book, turned and faced him.

"With many, very, very happy returns of the day," said Sheldon Corthell, as he held toward her a cluster of deep blue violets.

Laura sprang to her feet, a hand upon her cheek, her eyes wide and flashing.

"You?" was all she had breath to utter. "You?"

The artist smiled as he laid the flowers upon the table.

"I am going away again to-morrow," he said, "for always, I think. Have I startled you? I came only to say good by—and to wish you a happy birthday."

"Oh, you remembered!" she cried. "You remembered! I might have known you would."

But the revulsion had been too great. She had been wrong, after all. Jadwin had forgotten. Emotions to which she could put no name swelled in her heart and rose in a quick,

"ALL ABOUT THE SMASH OF THE GREAT WHEAT CORNER!"

gasping sob to her throat. The tears sprang to her eyes. Old impulses, forgotten impetuosities, whipped her on.

"Oh, you remembered, you remembered!" she cried again, holding out both her hands.

He caught them in his own.

"Remembered!" he echoed; "I have never forgotten."

"No, no," she replied, shaking her head, winking back the tears. "You don't understand. I spoke before I thought. You don't understand."

"I do, believe me—believe me, I do," he exclaimed. "I understand you better than you understand yourself."

Laura's answer was a cry.

"Oh, then, why did you ever leave me—you who did understand me? Why did you leave me only because I told you to go? Why didn't you make me love you then? Why didn't you make me understand myself?" She clasped her hands tight together upon her breast; her words, torn by her sobs, came all but incoherent from behind her shut teeth. "No, no!" she exclaimed, as he made toward her. "Don't touch me, don't touch me! It is too late!"

"It is not too late."

Tears stood in Corthell's eyes as he went on.

"God forgive whoever—whatever has brought you to this pass," he said.

And as if it were a realization of his thought there suddenly came to the ears of both the roll of wheels upon the asphalt under the carriage porch and the trampling of iron-shod hoofs.

"Is that your husband?" Corthell's quick eye took in Laura's disarranged coiffure, one black lock low upon her neck, the rose at her shoulder crushed and broken, and the bright spot on either cheek.

"Is that your husband?"

"My husband—I don't know." She looked up at him with unseeing eyes. "Where is my husband? I have no husband. You are letting me remember," she cried in terror. "You are letting me remember. Ah, no, no, you don't love me! I hate you!"

Quickly he bent and kissed her.

"I will come for you to-morrow evening," he said. "You will be ready then to go with me?"

"Ready then? Yes, yes, to go with you anywhere."

He stood still a moment, listening. Somewhere a door closed. He heard the hoofs upon the asphalt again.

"Good-by," he whispered. "God bless you. Good-by till to-morrow night." And with the words was gone. The front door of the house closed quietly.

Had he come back again? Laura turned in her place on the long divan at the sound of a heavy tread by the door of the library.

Then an uncertain hand drew the heavy curtain aside. Jadwin, her husband, stood before her, his eyes sunken deep in his head, his face dead white, his hand shaking. He stood for a long instant in the middle of the room looking at her. Then at last his lips moved.

"Old girl! . . . Honey!"

Laura rose and all but groped her way toward him, her heart beating, the tears streaming down her face.

"My husband, my husband!"

Together they made their way to the divan, and sank down upon it side by side, holding to each other, trembling and fearful, like children in the night.

"Honey," whispered Jadwin after a while—"Honey, it's dark, it's dark. Something happened. . . . I don't remember"—he put his hand uncertainly to his head—"I can't remember very well; but it's dark—a little."

"It's dark," she repeated in a low whisper. "It's dark, dark. Something happened. Yes. I must not remember."

They spoke no further. A long time passed. Pressed close together, Curtis Jadwin and his wife sat there in the vast, gorgeous room, silent and trembling, ridden with unnamed fears, groping in the darkness. And while they remained thus holding close by one another a prolonged and wailing cry rose suddenly from the street, and passed on through the city under the stars and the wide canopy of the darkness.

Extra, oh-h-h, extra! All about the smash of the great wheat corner! All about the failure of Curtis Jadwin!"

CONCLUSION

THE evening had closed in wet and misty, all day long a chill wind had blown across the city from off the lake and by eight o'clock, when Laura and Jadwin came down to the dismantled library, a heavy rain was falling.

Laura gave Jadwin her arm as they made their way across the room—their footsteps echoing strangely from the uncarpeted boards.

"There," she said. "Give me the valise. Now sit down on the packing-box here. Are you tired? You had better put your hat on. It is full of drafts here, now that all the furniture and curtains are out."

"No, no. I'm all right, old girl. Is the hack there yet?"

"Not yet. You're sure you're not tired?" she insisted. "You had a pretty bad siege of it, you know, and this is the first week you've been up. You remember the doctor——"

"I've had too good a nurse," he answered, stroking her hand, "not to be fine as a fiddle by now. You must be tired yourself, Laura. Why, for whole days there—and nights too, they tell me—you never left the room!"

She shook her head as though dismissing the subject.

"I wonder," she said, sitting down upon a smaller packing-box and clasping a knee in her hands—"I wonder what the West will be like. Do you know, I think I am going to like it, Curtis?"

"It will be starting in all over again, old girl," he said with a shake of his head. "Pretty hard at first, I'm afraid."

She laughed an almost contemptuous note.

"Hard! Now?" She took his hand and laid it to her cheek. "By all the rules you ought to hate me," he began. "What have I done for you but hurt you and, at last, bring you to——"

But she shut her gloved hand over his mouth.

"Stop!" she cried. "Hush, dear. You have brought me the greatest happiness of my life."

"Not during the time when I lost my head, when I left you alone so——"

But again she interrupted him.

"We were never to speak of those days again, never. They belong to the past. We were both different then. How do you know?—maybe I, too, 'lost my head.' But never mind all that now," she added hastily. "The 'world is all before us where to choose' now, isn't it? And this big house and all the life we've led in it was just an incident in our lives—an incident that is closed."

"Looks like it, to look around this room," he said grimly. "Nothing left but the wall-paper. What do you suppose are in these boxes?"

"They're labeled 'books and portières.'"

"Who bought 'em, I wonder? I'd have thought the party who bought the house would have taken them. Well, it was a wrench to see the place and all go so dirt cheap, and the 'Thetis,' too, by George! But I'm glad now. It's as though we had lightened ship." He looked at his watch. "That hack ought to be here pretty soon. I'm glad we checked the trunks from the house; gives us more time."

"Oh, by the way," exclaimed Laura, all at once opening her satchel, "I had a long letter from Page this morning, from New York. Do you want to hear what she has to say? I've had time to read only part of it myself. It's the first one I've had from her since their marriage."

He lit a cigar.

"Go ahead," he said, settling himself on the box. "What does Mrs. Court have to say?"

"'My dearest sister,'" began Laura. "'Here we are, Landry and I, in New York at last. Very tired and mussed after the ride on the cars, but in a darling little hotel where the proprietor is head cook and everybody speaks French. I know my accent is improving, and Landry has learned any quantity of phrases already. We are reading George Sand out loud, and are making up the longest vocabulary. To-night we are going to a concert, and I've found out that there's a really fine course of lectures to be given soon on "Literary Tendencies," or something like that. *Quel chance!* Landry is intensely interested. You've no idea what a deep mind he has, Laura—a real thinker.

"'But here's really a big piece of news. We may not have to give up our old home on North State Street opposite St. James' Church, after all. Aunt Wess' wrote the other day to say that if you were willing she would rent it, and then sublet all the lower floor to Landry and me, so we could have a real house over our heads and not the under side of the floor of the flat overhead. And she is such an old dear, I know we could all get along beautifully. Write me about this as soon as you can. I know you'll be willing, and Aunt Wess' said she'd agree to whatever rent you suggested.

"'We went to call on Mrs. Cressler day before yesterday. She's been here nearly a fortnight by now, and is living with a maiden sister of hers in a very beautiful house fronting Central Park (not so beautiful as our palace on North Avenue. Never, never, will I forget that house). She will probably stay here now always. She says the very sight of the old neighborhoods in Chicago would be more than she could bear. Poor Mrs. Cressler! How fortunate for her that her sister——' and so on, and so on," broke in Laura hastily.

"Read it, read it," said Jadwin, turning sharply away. "Don't skip a line. I want to hear every word."

"That's all there is to it," Laura returned. "'We'll be back,'" she went on, turning a page of the letter, "'in about three weeks, and Landry will take up his work in that railroad office. No more speculating for him, he says. He talks of Mr. Jadwin continually. You never saw or heard of such devotion. He says that Mr. Jadwin is a genius, the greatest financier in the country, and that he knows he could have won if they all hadn't turned against him that day. He never gets tired telling me that Mr. Jadwin has been a father to him, the kindest, biggest hearted man he ever knew——"

Jadwin pulled his mustache rapidly.

"Pshaw, pish, nonsense—little fool!" he blustered.

"He simply worshiped you from the first, Curtis," continued Laura. "Even after he knew I was to marry you. He never once was jealous—never once would listen to a word against you from any one.

"Well—well, what else does Mrs. Court say?"

"'I am glad to hear,'" read Laura, "'that Mr. Gretry did not fail, though Landry tells me he must have lost a great deal of money. Landry tells me that eighteen brokers' houses failed in Chicago the day after Mr. Gretry suspended. Isabel sent us a wedding present—a lovely medicine-chest full of homœopathic medicines, little pills and things, you know. But as Landry and I are never sick and both laugh at homœopathy, I declare I don't know just what we will do with it. Landry is as careful of me as though I were a wax doll. But I do wish he would think more of his own health. He never will wear his mackintosh in rainy weather. I've been studying his tastes so carefully. He likes French light opera better than English, and bright colors in his cravats, and he simply adores stuffed tomatoes.

"'We both send our love, and Landry especially wants to be remembered to Mr. Jadwin. I hope this letter will come in time for us to wish you both *bon voyage* and *bon succès*. How splendid of Mr. Jadwin to have started his new business even while he was convalescent! Landry says he knows he will make two or three more fortunes in the next few years.

"'Good-by, Laura, dear. Ever your loving sister,

"'PAGE CORTHELL.'

"'(The next day.)

"'P. S.—I open this letter again to tell you that we met Mr. Corthell on the street yesterday. He sails for Europe to-day.'"

"Oh," said Jadwin, as Laura put the letter quickly down, "Corthell—that artist chap. By the way, whatever became of him?"

Laura settled a comb in the back of her hair.

"He—he came to call the day after your—your failure—and several times since."

"Why, what a lot of people came to ask how I did!" exclaimed Jadwin. "There are a lot of decent people in this world, Laura. I don't deserve to have such good friends. Corthell, too, hey? Who would have thought that, now? Sorry I didn't see him before he went away. What did he have to say?"

"When he called, you mean?" She shook her head. "I didn't see him. I think," she said quietly, "I think he is a little tiresome at times. Oh, there's the carriage."

They rose, gathering up their valises.

"Hoh!" said Jadwin. "No servants now, Laura, to carry our things down for us and open the door, and it's a hack, old girl, instead of the victoria or coupé."

"What if it is?" she cried. "What do 'things,' servants, money and all amount to now?"

As Jadwin laid his hand upon the knob of the front door he all at once put down his valise and put his arm about his wife. She caught him about the neck and looked deep into his eyes.

—SHE STOOD FOR A MOMENT IN FRONT OF HER LONG MIRROR

a long moment. And then, without speaking, they kissed each other

In the outer vestibule he raised the umbrella and held it over her head

The driver, descending from the box, held open the door of the hack. Jadwin handed Laura in, gave an address to the driver, and got in himself, slamming the door after. They heard the driver mount to his seat and speak to his horses.

"Well," said Jadwin, rubbing the fog from the window-pane, "look your last at the old place, Laura. You'll never see it again."

But she would not look.

"No, no," she said. "I'll look at you, dearest, at you and our future, which is to be happier than any years we have ever known."

Jadwin did not answer other than by taking her hand in his, and in silence they drove through the city toward the train that was to carry them to the new life. A phase of the existences of each was closed definitely. The great corner was a thing of the past; the great corner with the long train of disasters its collapse had started. The great failure had precipitated smaller failures, and the aggregate of smaller failures had pulled down one business house after another. For weeks afterward the successive crashes were like the shock and reverberation of undermined buildings toppling to their ruin. An important bank had suspended payment, and hundreds of depositors had found their little fortunes swept away. The ramifications of the catastrophe were unbelievable. The whole tone of financial affairs seemed changed. Money was "tight" again, credit was withdrawn. The business world began to speak of hard times once more.

But Laura would not admit her husband was in any way to blame. He had suffered too. She repeated to herself his words again and again.

"The wheat cornered itself. I simply stood between two sets of circumstances. The wheat cornered me, not I the wheat."

And all of those millions of millions of bushels of the wheat were gone now. The wheat that had killed Cressler, and had—with the breaking of the corner—brought privation and suffering to so many hundreds of families, that engulfed Jadwin's fortune and all but unseated reason itself—the wheat that had intervened like a great current to drag her husband from her side and drown him in the roaring depths of the Pit, released from all control had passed on upon its ordered and predetermined course, from West to East, like a vast Titanic flood; had passed, leaving death and ruin in its wake, but bearing life and prosperity to the crowded cities and centres of Europe.

For a moment, vague, dark perplexities assailed her, questionings as to the elemental forces, the forces of demand and supply that ruled the world. This huge, resistless Nourisher of the Nations—why was it, then, it could not reach the people, could not fulfill its destiny, unmarred by all this suffering, unattended by all this misery?

She did not know. But as she searched, troubled and disturbed, for an answer, she was aware of a certain familiarity in the neighborhood the carriage was traversing. The strange sense of having lived through this scene, once before, took hold upon her.

She looked out quickly on either hand through the blurred glasses of the carriage doors. Surely, surely, this locality had once before impressed itself upon her imagination. She turned to her husband, an exclamation upon her lips; but Jadwin, by the dim light of the carriage lanterns, was studying a railroad folder.

All at once, intuitively, Laura turned in her place, and raising the flap that covered the little window at the back of the carriage looked behind. On either side of the vista in converging lines stretched the tall office buildings, lights burning in a few of their windows even yet. Over the end of the street the lead colored sky was broken by a pale faint haze of light, and silhouetted against this rose a sombre mass, unbroken by any glimmer, rearing a black and formidable façade against the blue of the sky behind it.

And this was the last impression of that part of her life that that day brought to a close: the tall, gray office buildings, the murk of rain, the haze of light in the heavens, and raised against it the pile of the Board of Trade building, black, grave, monolithic, crouching on its foundations like a monstrous sphinx with blind eyes, silent, grave—crouching there without a sound, without sign of life, under the night and the drifting veil of rain.

(THE END)

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BETWEEN THE LINES

"Big Sellers"

THE books which are most eagerly bought and read in a country give us a shrewd hint as to the condition of the mind and morals of that country.

It is fair, then, to take the books which have been sold here during the last ten years by the hundreds of thousands as thermometers to show the present temperature, mental and moral, of the American people.

These "Big Sellers," as the trade calls them, have all been novels. Why? And why the sudden enormous sales? Twenty years ago a book of which fifteen thousand copies were sold was considered a success.

Simply because, owing to the general prosperity, a different class of readers are able now to buy books.

The chief effort of the Republic for a century and a quarter has been to educate her working classes. Now, here is a gauge to measure their education. They are now able to buy books. What do they buy?

First—and let us thank God for it—they want clean books. No filthy novel ever has had a large sale in this country.

It is a significant fact, however, that three notable books issued during the last two years had noble motifs which were tainted and debased with impurity. They were read chiefly by idle, emotional women; men laughed at their hysterical outcries—the decent, sane general public did not read them at all.

Then what does this healthy-minded public read and want to read?

Let us see. The first novel which was heartily liked by the rank and file of American readers was published before the Civil War. It was Beulah, by Augusta Evans Wilson. It was a mild, weak story, but the flavor of piety in it was sincere and pure. That brought its success.

Next came Ben Hur, of which literally millions of copies have been sold. Again the popularity of the book was not due to literary ability, nor dramatic power, but to its religious element. No subject, after all, is so interesting to any man as his own soul, and its chances beyond the dark. Ben Hur satisfied the desire of the ordinary man to come closer to the Christ in His personal presence, to find Him human like ourselves.

Next to Ben Hur in popularity probably have come E. P. Roe's novels. Without the usual aid from critics they had enormous sales. The critics always have sneered at them as a gourmand would do if asked to eat boiled mutton without sauce.

They were stories of every-day life, told with great directness and simplicity. There were usually two old people—gray and wise and saintly as old people are in such books—and a pair of lovers with all the virtues divided between them, and a villain, wicked even to his finger-nails. There were fearful complications and dangers, but true love always came out victorious in the end. The story was set usually among the farms and hills and woods which have for most of us a homely, kindly familiarity.

There was no hot spice of passion in these commonplace pages—no tempting, half-covered indecency. The dish of mutton was plain, if you will, but wholesome and nourishing. In any case it suited the American palate.

The enormous sales of Uncle Tom's Cabin were due to another characteristic of our people. It was read because its subject was the one which at that instant was upheaving the country to its foundations. The American is apt to tear and rend an idea to tatters in the fervor of the moment. But, the moment gone, he suddenly regards the whole matter *de haut en bas*, and with good humored indifference refuses ever to be bored by it again.

During the Civil War he daily either lauded or cursed Mrs. Stowe and her book with righteous fury. But when the war was over he promptly forgot them both. Her later novels, which offered much more accurate and finer work than Uncle Tom's Cabin, had but a small sale.

The popularity of other recent favorites had another equally characteristic cause. In the last thirty years the average American has discovered that he had grandfathers, and each year grows more anxious as to their conditions and doings while they were above ground. Before that time there was a singular apathy among us on the subject of our genealogy. We were wholly satisfied that to be an American was to be greater than a King. Why then trouble ourselves to trace our descent from long-dead baronets or farmers or carpenters?

But nowadays "Ego sum" does not cover the whole story of existence for the average American. He has a keen hunger for the facts of his origin, and the more romantic and picturesque these facts can be made to appear the better he is pleased. It is not enough for him that he is a citizen of the Great Republic; he wants to think that his grandfathers wrote Armiger after their names, and bore a knightly part in the chivalric doings of those older times.

Hence the sudden and brilliant success of Miss Mary Johnston's To Have and To Hold and Audrey, with their revelation of the stately dames and courtly cavaliers who, she holds, were the first settlers in this country. We had long pictured our ancestors as grim old farmers in homespun, sitting by the kitchen chimney, Bible in hand, after a day's active ploughing or killing of pigs or bears or Indians, as the case might be, while their wives, after much frying of bacon, or dripping of candles, or boiling of soft soap, sat listening to the Word.

We were not ashamed of their day's hard work, and the inevitable reading of the Bible at the end of it lifted them for us into the region of saints and haloed martyrs of the past.

But these ancestors whom this little Southern girl has unearthed for us are of another pattern. There is some pleasure in choosing our grandfathers from among her disguised sons of dukes, Paladins of chivalry, one of whom in a short July afternoon slaughtered the four great champions of Europe. How much more satisfactory as grandmothers, too, her haughty Lady Evelyns, perpetually occupied in rejecting earls, than the homely old women, who, like Martha Washington, salted down pork and made jelly, and boxed the ears of their daughters when they brought suitors of low degree to the house.

Miss Johnston has such absolute faith in her own creation of this fairyland in old Virginia that she has converted us all to a half belief in it. Granted that her books are romance, pure and simple, they will make life easier for the hundreds of thousands of hard working modern young people who, against the angry protest of Mr. Howells, delight in them. They are written, too, with an aplomb, a simplicity and distinction of style which prove that Miss Johnston has been brought up on the Spectator, Addison and Scott, like many Southern women. She may—let us hope she will—simplify and strengthen the English of her readers of this later generation.

Several other novels which claimed to be historical have been popular owing to this present spasm of eagerness in Americans to make the past real to themselves. They give us Colonial life, the time of the Civil War, what you will, not as they actually were but as they have appeared to the heated fancy of the writers. Our great men during the Civil War did not declaim and stalk to and fro as in these books, like Cato or Mark Antony. They were tediously commonplace. One of them—the greatest of them all—went about his work of saving the Republic with black finger-nails and buttonless shirt-fronts loosely pinned together.

Another told jokes in season and out of season, and still another, a wise and great leader, ended every sentence with a weak giggle.

Shall we sketch our heroes with imaginary halos or as they really are, with all their moles or wrinkles?

The first method seems just now to be the most popular among the rank and file of readers.

Ellen Douglas has been a faithful historian of the Civil War, but her books, probably because of their fidelity and realism, are voted disagreeable by the mass of novel readers.

The popular book, as we said, is the one which happens to meet a popular want.

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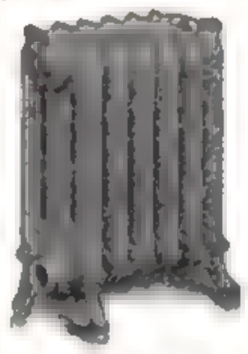

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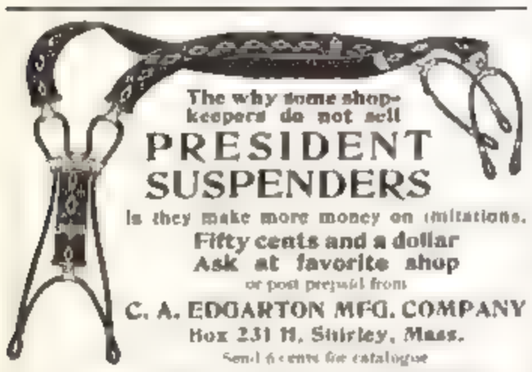

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For Breakfast

WHEATLET

"All the Wheat that's fit to eat"

GOLDEN FLEECE

(Continued from Page 15)

millions she represented. "Gad, how rich they are—those beggars," he thought enviously. And he was seized by a mild attack of what a distinguished New York lawyer calls "the fury of the parasite"—that hate which succeeds contempt in the parasite as its intended victim eludes it.

When the curtain went down on the last of seven uproarious calls—the opera was Carmen, and Calvé was singing it—Mrs. Staunton's supercilious expression gave him the courage to say: "Ghastly row they make, eh?"

Mrs. Staunton was perhaps fifty years old, long and thin, with a severe profile and a sweet and intelligent, if somewhat too complacent, front face. "Calvé sings rather well—in spots," she said. "But I doubt if Boston would have given her seven calls."

The mirthful shine of Frothingham's right eye may have been a reflection from his glass; again, it may have been really in his eye where it seemed to be—Mrs. Staunton was so seated that she could not see him as he talked over her shoulder into her ear. "Really," was all he said.

"You've not been at Boston?" asked Mrs. Staunton.

"Not yet. I thought it would be well to get acclimated, as it were, before I ventured away from New York."

"You will have it to do over again," said Mrs. Staunton. "We are very different. Here money is king and god, and ——" Mrs. Staunton cast a disdainful glance round the brilliant and beautiful and even dazzling grand tier. "You see the result. Really, New York is becoming intolerably vulgar. I come here rarely, and leave as soon as I decently can. But one can't stay here even for a few days without being corrupted. The very language is corrupt here, and among those who call themselves the best people."

"Really! Really, now!" said Frothingham.

"Indeed, yes. In Boston even the lower classes speak English."

"You don't say." Frothingham's drawl was calm; he put upon his eyeglass the burden of looking astonished interest.

"It must fret your nerves to listen to the speech here," continued Mrs. Staunton. "It's a dialect as harsh and vulgar—as most of the voices."

"It will be a great pleasure to hear the language spoken as it is at home—though I can't say that I mind it here. Yes—I shall be glad to see Boston."

Mrs. Staunton lifted her eyebrows and looked politely amused. "But *we* don't speak as you speak in England. I didn't say that."

"Oh—I thought you were saying that they spoke English at Boston."

"So I did. I mean that we speak correctly. You English speak very incorrectly. Your upper class is even more slovenly in that respect than your middle class."

Frothingham looked interested and murmured: "Ah—yes—quite so," he said. "I believe we do let our middle class look after all that sort of thing. It saves us a lot of bother."

"I'm glad you admit the truth." Mrs. Staunton looked gracious and triumphant. "Last winter we had the president of one of the colleges at Oxford with us—a very narrow man."

"Frightful persons, all that sort, I think," said Frothingham.

"I'm not astonished that you think so," replied Mrs. Staunton. "He—it was Mr. Stebbins—scoffed at the idea that Boston spoke English. He insisted that whatever your upper class speaks is English, that they have the right to determine the language."

That was Frothingham's own notion, but he gave no sign. "Stebbins is a hideous old jabberwock," he said, glad that the orchestra was beginning.

He had accidentally but naturally stumbled into the road to Mrs. Staunton's good graces. She wanted acquiescent listeners only; he disliked talking and abhorred argument. She was living at the Waldorf also, and this gave him his opportunity. She found him most agreeable. He had the great advantage of being free all day, while her New York men friends were at work then—and she did not like women. She insisted it was only the New York woman—"so trivial, so childish in her tastes for show and for farcical amusements"—that she did not like; but the fact was that she did not like any women anywhere. Nominally, she was in New York to visit her sister, Mrs. Findlay, but she rarely saw her. "I can't endure staying in Henrietta's house," she explained to Frothingham. "She has fallen from grace. If anything, she out Herods the New York women—always the way with renegades. And she lets her housekeeper and her butler run her household—dust everywhere, things going to ruin, the servants often drunk. If I were in the house I could not be silent, so I stay at a hotel when I make my annual visit to her."

She invited Frothingham to come to her at Boston in the second week in January—and he accepted. She had said never a word to him about her niece, Cecilia Allerton, and for that very reason he knew that she was revolving some plan for bringing them together. He also knew that Cecilia Allerton's father, head of the great Boston banking house of Allerton Brothers & Monson, was rich enough to give his daughter the dower necessary to her admission into the Gordon-Beauvais family.

In the two weeks between Mrs. Staunton's departure and his engagement to follow her he did not neglect his business. But his assiduity was wasted. He saw chances to marry, and marry well, but no dowers worth his while. Many mothers beamed on him and their daughters brightened at his approach, but not one of the families that might have had him for the faintest hinting showed any matrimonial interest in him. One mother, Mrs. Brandon, actually snubbed him as if he were a mere vulgar, poor and untitled American or fortune-hunter—and the snub was unprovoked, as he was only courteous to Miss Brandon. When Frothingham laughed over this incident to Honoria she said: "Mrs. Brandon purposes to marry Estelle to Walter Summit."

"That chuckle-head? Why, I found him in the cloak-room at the Merivale dance the other night sitting with his big damp hands in his lap and his mouth hanging open. And he wasn't drunk, either."

"But Estelle isn't marrying *him*. She's marrying his twenty millions. With what she'll inherit from her father and her uncle that will make her the third richest woman in New York. The fact that Walter is slightly imbecile is rather in his favor—she'll have a free hand, and that's everything where a woman's ambitious. If you Englishmen hadn't the reputation of being masterful in your own households you'd have less difficulty in marrying over here. It was a bad day for English marriages when the American woman learned that England is a man's country. A girl brought up as our girls are nowadays hates to abdicate—and she doesn't have to if she marries an American."

"I've heard that all women like a master," suggested Frothingham.

"So do men. Every one likes to bow to real superiority and serve it, when he or she finds it. But the difficulty comes in trying to convince a man or a woman that he or she has met a superior."

"Well, then—perhaps women are more easily convinced than men."

Honoria smiled satirically. "They *seem* to be," she replied, "because they are prudent. But if some husbands only knew what their wives really thought, they might be less easy in their vanity than they are."

"That isn't true of our English women," said Frothingham.

"No—and why? Because, milord, they don't think."

"Well—*my* wife can do as she jolly pleases if she'll only let me alone."

"If she's an American you may be sure she *will* do as she jolly pleases—and you may also be sure that it won't please you to be jolly as she does it."

Just then a servant came to say that Catherine was at the door in her carriage and wished to know whether Honoria was at home. Honoria looked at Frothingham inquiringly.

"As you please," said Frothingham, settling his eyeglass firmly and clearing his face of expression.

Honoria left him in the large drawing-room and waited for Catherine in the adjoining smaller room. "Lord Frothingham is here," she said in an undertone, after they had kissed each the other.

Catherine paled and her eyes shifted. "Does he know I'm here?" she asked.

"Yes," replied Honoria, "but you needn't see him if you do not wish."

Catherine reflected. "I'm certain to meet him again some time, ain't I, dear?" she said.

And it might be more awkward than this.

She advanced boldly with Honoria and put out her hand to him, her face flushing and a

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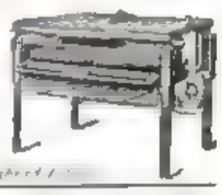

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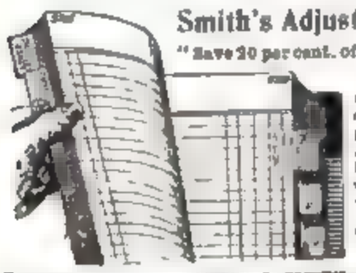

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delightful pleading look in her eyes. "I'm so glad to see you again, Lord Frothingham," she said

"Ah — thank you — a great pleasure to me also, I'm sure," he answered in his most expressionless tone. "Are you living in town?"

"We came up yesterday — to stay. Won't you come to see us? Are you at the Waldorf? I do hope we can get you for a dinner mamma's arranging for the latter part of next week"

"Very good of you. But I'm just off to Boston"

He shook hands with her, then with Honoria. At the door he turned and a faint smile showed in his eyeglass and at the corners of his mouth. "Oh, I almost forgot — give my regards to Wallingford — when you see him — won't you?"

Catherine looked gratefully at him. "Thank you — thank you," she said. "I know he'll be glad of a friendly message from you. He's very fond of you"

"Really?" drawled Frothingham. "That's charming!" He smiled with good-natured raillery. "He had such a quaint way of showing it that I wasn't *quite* certain."

When he had bowed and dropped the heavy portière behind him Catherine went to the window. She stood there until she had seen him enter his hansom and drive away

"How beautifully he dresses," she said absently to Honoria. "And what distinguished manners he has — as if he'd been used to being a gentleman for ages and ages

She seated herself near the fire — the tea-table was between her and Honoria. "You didn't know that we were engaged, did you?" she went on, looking dreamily into the fire

"Were you?" said Honoria — she never betrayed confidences

"Yes. But I broke it off"

"Why?"

"I think," Catherine answered slowly, "I think perhaps it was because I didn't feel at home with him — and I do with — Joe. He knows how to manage me."

"Joe? Why, I thought you disliked him"

"So did I think so." Catherine sighed. "I wish," she said after a moment, "that Joe had Beauvais House and — the title"

(TO BE CONTINUED)

A Window-Side Vineyard

IN ALL probability, very few untraveled Americans have ever seen a grapevine growing in a flower-pot. For the most part we have been content with growing the tender varieties far enough south to enable them to live through the winter outdoors, planting only the hardy sorts in the colder parts of this very extensive country. In Europe, on the other hand, where fruit brings enormous prices, especially when out of season, hot house grapes grown in pots are common

About a year ago the Agricultural Department began to experiment in this direction, and now announces that any one who is willing to take a little trouble can have the finest and tenderest French and Italian grapes fruiting in his yard year after year, while any one with a small conservatory can make these fruit in winter time and can then put them out of the way and make room for plants of other species

Heretofore these fine European grapes have not been grown in the north or east of the United States

The vines are grown from cuttings, treated exactly as any other cuttings are treated, except that they are rooted under shelter in pots or boxes and allowed to become thoroughly established. Later, if intended for winter fruiting, they are forced in the greenhouse in early spring, then pruned back severely and set out of doors in pots, against a lattice or sunny wall, and allowed to ripen their wood

About October, when their leaves have all fallen, they are cut back again and moved to the greenhouse, where they at once put forth fruit buds and in a few weeks are covered with blooms and leaves

Along in January they ripen their fruits, after which they may be moved to the cellar or any other protected place and allowed to lie dormant until the approach of spring

If intended for summer fruiting they are treated in the fall like any other tender plant which it is desired to carry through the winter: cut back, and taken to the pit or cellar and allowed to remain there until the approach of warm weather again

A ten-inch pot, which is plenty large enough for a vine of almost any size, is easy to handle

A Guiding Hand!

[illegible] sing in the new prel[illegible] a keen de[illegible] ful ad[illegible] g, [illegible] g [illegible] Ave[illegible] g [illegible] ts [illegible] the best pa[illegible] everywhere, because [illegible] they're

Able to "Make Good"

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Conscientious Instruction

from him alone—not from [illegible]

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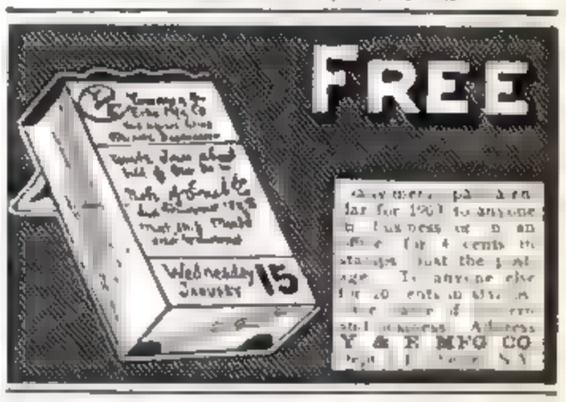

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A Woman's Washington

By The Congressman's Wife

SURELY the language of the human face is universal, and any one to be convinced of this would need only to sit in the galleries of Congress and watch the faces of our legislators just before a holiday adjournment, and then again later, just after the play-spell is over. For if there ever was a shorthand of the human mind it is crowded into every face on the floor below and is easily read by any one, whether he is a student of Lavater or not, and one cannot help thinking of the expressive pictures on old-time medicine bottles of "before and after." I sat in the gallery the day of adjournment, waiting to bear Robert away to a function. Every man was shaking hands and smiling. Quips and jests flew about like confetti at Mardi Gras. Some were going to rush off up North to catch up with their legislatures, or patch up their fences, or hunt up coal along with the Christmas tree. Some were going South to thaw out their orange groves, while a few, with knowing looks on their faces, were going to stay here to "look after the President," and incidentally work up a little frost for Cuban reciprocity, but all were hopeful, buoyant and smiling, for school had let out for two weeks.

Then when they had assembled again after the recess, I drove up to the Capitol to join Robert and Senator P——, for Senator P—— was giving a little informal luncheon in his committee-room. I asked in surprise:

"What's the matter with Congress?"

"Why?" queried Robert and Senator P—— together.

"Well, I've noticed all over the Capitol this morning that every man has a look as though he had just sipped hemlock and was awaiting his final end, like poor old Socrates," said I.

"No man ought to look as though he had sipped hemlock on the Senate side of the Capitol, Mrs. Slocum, after the munificent invitations which your Sergeant-at-Arms, Ransdell, has just issued," said a young Member of the House, who is reported to be grooming for the Senate, and who was one of our party.

Robert and Senator Blank smiled, and Mrs. Blank and I said.

"We have not heard of any munificent invitations ——"

"Oh, you're not included," said Robert. "Ransdell has just secured two hundred and fifty tons of coal and he has decided to keep open house up in the Capitol, and has asked the whole Senate to bring their cots up here and camp down and bask in the warmth of old King Cole."

"Think of having two hundred and fifty tons of coal on hand for no other purpose than to keep our talk-box going," said the Member of the House, "when most of us poor mortals can buy coal only by the basketful. Butler, of Pennsylvania, says, and he ought to know, that it's even worse than that, for a man takes his money in his basket when he goes to buy coal nowadays, and brings the coal home in his pocket."

"It isn't coal that makes an old fellow like me sober, Mrs. Slocum," said our host. "It's the fear that any minute I shall hear that bell jangle for executive session. They have a way up in the Senate Chamber of waiting till a man becomes comfortably settled with his friends at luncheon, then they hunt up some two-penny appointment and go into executive session with it and bring us all on the run. I've never forgotten Hoar's luncheon last winter. He never got in a bite with his guests."

And the Senator prepared to attack a bowl of bread and milk that was flanked by a generous wedge of pumpkin pie, for, no matter what fashionable dainties the rest of us were being served with, the Senator was always true to pie and milk. Then he went on:

"We have come to the time of year when we have got to become sober-minded, for we must buckle down to work. This is the crucial period in a short session when a man has got to maintain a nice balance between zeal and moderation, for fire must not burn his zeal, nor yet frost touch his moderation, and time is short and——"

"And constituents clamoring," put in the Member of the House.

"Yes, and it's also the time of the year for everybody to get out a set of new rules," said Senator Blank testily. "If you happen to go to any of the Departments on pressing business it is to find a brand-new roll of red-tape unrolled in every direction, and notices posted up in the corridors that make a man go on tiptoe lest he unwittingly violate the law of the land. Why, these notices in the Departments seem to have become a craze."

"Ah! but you should have seen the masterpiece in the way of a notice that I once saw," said Senator P—— with a reminiscent twinkle. "It was over in the Interior Department more than thirty years ago, and was the work of a backwoodsman who had never been off his own patch of land until he was made a Commissioner in the Land Office. This notice read, 'Clerks must not pamberate in the corduroys or they'll get ketched up with.'"

This raised a shout of laughter, and Mrs Blank said:

"That order surely must have been written by some relative of a certain Secretary's wife, of about that same period, who, when she was remonstrated with for making her official visits in the Department wagon, said in a vernacular entirely her own, 'Oh! law me, there ain't no skulduggery about me!'"

"Ah!" said the Member of the House, taking up the chain of yarns, "I was up at the Treasurer's office yesterday to get some information about this plethora of gold in the vaults and its effect on our currency and on our world relations in general, and I found the whole office with a big smile on its face. They had just received a letter which contained the halves of four one-dollar notes, notes that had evidently been in a scrapping match. The letter said:

"'I haf a fight with the boarding-lady, an' she grab an' tear haf the mon', an' then she burn the mon' through madness, an' I onderstan' that the mon' vault of this land gif me back all what I lose to the boarding lady, which I hope herewith——'"

"I suppose," said I, when the laugh had subsided, "that since Treasurer Roberts is starting the new year with more gold in his vaults that this or any other Government on earth ever had before, he was willing to redeem these torn bills?"

"Oh, yes, of course. They were going to redeem four-fifths of it, but that letter about the boarding-lady will be on tap for many a day in that office, and also the letter of a little chap, who wrote:

"'I ain' got any boots, an' it's mighty cold trampin' over the mountain paths to school, an' I'd like three or four dollars to buy me some; please, please, Mr. Treasury, send me some for boots.'"

"What did they do about the boy?" we asked interestedly

"Oh, the Chief Clerk wrote that the Treasury could not send the money, but that the clerks in the office would forward the amount as a gift from Santa Claus, and they did forward the money and they got a rapturous letter of thanks which wound up:

"'The boots is just O K., an' when Billy Myers tackled me for a lickin' at the crossroads I just up with them boots and let fly, an' golly! how they could kick!'"

The spirit of that boy was appreciated by every one of us. Then Robert, who was anxious to get into the conversation, began with a yarn.

"I know of one happening," he said, "in a Department that was somewhat in the nature of a boomerang. I know of one head of a bureau who made a new rule last week which was not posted up in the corridors. It was about reporting tardy clerks, and went into secret effect on the second of January, and fifteen minutes after it was in working order that chief caught his own brother and his own disbursing clerk, to the intense delight of all the other clerks in that bureau, at whom, of course, the order had been aimed."

"But," said I commendingly, "there's a good deal of the 'fat king and lean beggar' fairness in that chief's policy that I like."

"Yes, but the joke was," said Robert, "that that chief had a net out for minnows and he caught a whale."

Then Senator P——, as though to change the theme, said to me:

"I hear you were out in Colorado this autumn helping on the campaign for our old friend Wolcott and that the canvass among the women was great. What with a box of candy for every Democratic woman voter and a feather boa for every Republican woman voter, the whole State was in an uproar."

"Yes," chimed in Robert in high glee; "Mrs. Slocum thinks universal suffrage as

The South American El Dorado

By JACK ST. ARMONT

SO LIVELY is the interest aroused in the subject of Venezuela that everything written is attentively read. Notwithstanding the fact that Caracas, the Capital of the country, is but one week's run from New York, and, if we are to consider our most southerly possession, Porto Rico, but forty hours from the United States, few Americans have a very clear idea of the wonderful rich country lying so near at hand. The dazzling stories told by the old Spanish conquerors, long thought to be highly exaggerated, are more or less believed by the very few adventurous explorers who have given time to investigation and research. The gold mines of Venezuela have produced $40,000,000 during the last 20 years, under the most crude methods of management. Silver and copper and other metals have been mined in a desultory way for years by the natives whenever they could spare the time from their fiestas.

VENEZUELA

is the most fertile country in the world, possessing most excellent geographical and commercial advantages, and, in fact, offers opportunities and resources such as few countries enjoy. The southern part of the country where it borders on Brazil, in the equatorial belt, produces in its natural state a plant strictly indigenous to the country, the Hevea brasiliensis, known commonly as the rubber tree, and so great is the demand for rubber that the natural forests of Venezuela are to-day regarded by authorities as of more value than the richest gold mine. Gold mines will exhaust; rubber forests protected in their natural state will produce indefinitely, a tree will continue yielding its milk for 35 or 40 years, and, meanwhile, the young plants constantly growing will perpetuate the forest of "gold-bearing trees" to the end of time. From the ports of Para and Manaos on the Amazon were shipped last year $50,000,000 worth of the highest priced rubber in the world. Besides the Hevea brasiliensis, the forests are filled with rosewood, teak, mahogany and other precious woods, with the cacao, cinchona, cocoa nut, tonka, vanilla and hundreds of necessary products of commerce.

In the Light of Recent Events

America and Venezuela will doubtless grow very close together within the next few years, as Venezuelans do not possess the necessary vim and energy to win success in the development of their country. They depend upon the United States for their imports and regard her as the natural market for their exports. Let good, live, energetic, resourceful men take hold of this country and develop it on the same lines as have been followed in the North American Continent, and I predict that in a few years Venezuela will have developed under this energy to one of the richest producing countries on the globe. Already far-seeing and shrewd financiers, who have amassed vast fortunes in America, are seizing the opportunities offered, and to-day a powerful United States corporation is operating and rapidly perfecting its system in the southern part of Venezuela, using the same methods which made for the phenomenal success of the great Hudson's Bay Company in trading for furs in North America, and the Company which founded the John Jacob Astor fortune. This Company owns one million acres, or 1400 square miles, comprising the largest standing body of natural rubber trees in the world, a careful "cruising" of which has shown an average of more than six trees to the acre, fifteen years and over old, to gather the milk from which will require the labor of 40,000 people, most of whom are available. Through this enormous tract flows the

CASIQUIARE RIVER

which connects the Rio Orinoco and the Rio Negro, and the Company owns a strip three miles wide on one side and five miles on the other throughout the entire 175 miles of this river. At convenient points along the river are being established "trading posts" where will be carried merchandise consisting of calico, beads, tobacco, food stuffs and all the varied commodities used by the natives, which will be traded for rubber. Situated so far from cities or villages, the native has no use for money and is dependent upon the trader; their wants are few, and in the majority of cases actual necessities are a luxury. This great Company finds itself placed in the same relationship with the natives of South America as was the Hudson's Bay Company in the Northland and the West India Company in the Indies. For nearly 1000 miles up the Amazon and the Negro the country lying tributary holds untold possibilities, which only await the advent of the trading post, conducted on a fairly honest basis, to develop its wonderful wealth. It is the purpose of the Para Rubber Plantation Company to trade with the natives far into the interior, and to that end will send its factors with great stores of merchandise into these regions, where they will be welcomed as benefactors. They will be in a position to barter for the products of the rubber forest and the treasure trove of this vast storehouse of nature. Operating their own boats, the transportation problem is solved, and the profits possible in this business are enormous. The management of the Company's affairs in the interior is in the most competent hands. Their chief, Mr. Kenneth Rose, has been for years a resident of this country and is a thorough business man and trader. His headquarters are located at the main station of the Company at San Carlos, at the mouth of the Rio Casiquiare where it joins the Rio Negro. Under Mr. Rose is a corps of efficient men, several of whom could fill his position should the necessity arise, so that by no known possibility could the business suffer through lack of men thoroughly trained for this peculiar work. Every detail has been so carefully worked out and well systematized as to give ample assurance of absolutely trustworthy and efficient handling of affairs at that end of the line.

It is Desired to Call the Attention

of the thoughtful reader of THE SATURDAY EVENING POST to the unprecedented opportunity offered to the person of small or large means, and in every walk of life, to so invest his earnings or surplus capital as to insure an income for years to come, and one which may steadily increase year by year, giving a competency for old age far better than life insurance or any other form of assets to be left to the loved ones, a security as stable as a Government bond. The capital stock of the Company is divided into 500,000 shares of common stock, having a par value of $10 per share, at which price it is offered to the public and for a short time only. Application will be made to list the stock on the exchange. There is but one kind of stock; a fortune has already been expended in acquiring the property and establishing trading stations and transportation equipment, and the public is invited into an established business already earning large returns, their money to be used for further developments. It is figured that each tree will produce five pounds of rubber every season, which costs, packed for export, 35 cents per pound, and sells for 90 cents per pound in New York to-day. 2,000 laborers will earn a six per cent. dividend upon the entire capital stock, and when it is considered that it will require the 40,000 laborers available to gather the entire crop each season, the figures exceed comprehension. Besides the profit on the rubber one must figure at least 50 per cent. net made on the merchandise traded for the commodity, and the extraordinary profit realized from the trading posts up the river. With this great earning capacity the selling price of the stock is likely to rapidly increase as soon as the entire project is in full working shape. If 2,000 laborers can earn a six per cent. dividend, it takes but a moment's calculation to figure the earnings possible when 40,000 are employed.

The Hudson's Bay Company

has paid millions of dollars in dividends to its stockholders, and its stock to day is worth four thousand for one, and none for sale. They traded with the fur hunters; this Company trades with the rubber hunters. Why should not this stock be worth as much as the Hudson's Bay Company, eventually, as the uses for rubber are constantly increasing? As the fur-bearing animals decreased, so is the wild rubber-bearing tree decreasing in number throughout the world. Tapping the wild trees, under competent overseers, and cared for as this Company will care for them, perpetuates the industry for all time, and is the only way by which this most valuable commodity can be conserved. An illustrated booklet treating on this subject and all desired information will be furnished upon application to PARA RUBBER PLANTATION CO., Dept. A, 52 Broadway, New York City, or Canadian Office, 64 Canada Life, Montreal, Canada.

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Secretary of the Treasury

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By the author of Letters from a Self-Made Merchant to His Son. A new series of papers in which Old Man Graham preaches the gospel of good business and tells some of his characteristic stories.

THE SATURDAY EVENING POST
425 Arch Street, Philadelphia

managed in Colorado is a magnificent success. Ask her how it was that she, a non-resident, became the possessor of both a box of candy and a feather boa. It will take me all the rest of my term to square myself with either Teller or Wolcott, whichever wins out."

Whereat the Member of the House came to my rescue:

"Let them laugh, Mrs. Slocum; you know a kite never soars to the skies with the current but against it. I was asking Mondell, of Wyoming, the other day how the universal suffrage plan works in his State, and he was most emphatic for it. He says it works first-rate and that there is a good deal of variety and gayety at the polls. According to Mondell a man in his State practically has to dance through the campaign, and he must be a good dancer, too, for the fair ones won't put up with a lagging, indifferent partner. During a canvass when the speech-making is over they clear their halls and everybody turns in and trips the light fantastic. A man has to be as careful in his choice of a partner as he is in his choice of his candidate. He must not pick out all the pretty girls and waltz with them, but he must do the Lancers and Virginia reel with their mothers and aunts, for the mothers and aunts like to dance, and as they do most of the voting the wisdom of the Lancers and Virginia reel is obvious. So, according to my colleague, a Wyoming campaign is rather a complex matter."

"And speaking of complex campaigns," said Senator P——, "how is the campaign coming on, socially, here this winter?"

"Oh," said Mrs. Blank, "we have started out with two or three mild sensations. One is the entirely novel sensation of having an eligible bachelor Secretary, with every girl in town doing her best to find where the chief of the Navy is vulnerable. Another sensation was when the Spanish Minister and his suite, and the new Cuban Minister and his suite, and the Porto Rican Commissioner all elected to call at the same time at Admiral Dewey's on New Year's Day. And the third sensation is that the Cabinet ladies have finally concluded that they have 'slumbered long enough in the tents of their fathers,' and they are going to keep open house on every Wednesday, and return all their visits. My dinner-book is already four weeks deep, and everything else is in proportion."

"Isn't the dinner mania in this town stupendous?" said the Member of the House, who has just begun his dinner career and is not inured yet. "It makes a man wish he could belong to that tribe in India who live wholly on pleasing odors."

"But the dinners are all shorter and simpler," breathed Robert with satisfaction.

"That is true," said I, "but they are also full of wonderful surprises this winter: just fancy ham masquerading as a fashionable joint, or the good old-fashioned pork and beans of our forefathers frisking at a smart dinner, on the menu, as '*Fèves de Marais à l'Ecarlate*,' and sodden, heavy plum-pudding covered over inch thick with white French sauce and the whole frozen stiff, staring up at you from your plate, and worst of all, half the women around the table decked with black pearls."

"For my part," spoke up the Member of the House, "I am glad to see the old-fashioned viands again. I like the simple dishes they serve at the White House. I remained to luncheon the other day with the President. We had a little matter to discuss and carried it to the luncheon-table with us. We had bouillon and lamb chops and peas, with no frills, and a bit of fruit, the President winding up with a monstrous cup of tea, and it was as jolly and bright as possible. And last summer," he continued, "I went to Oyster Bay by appointment and was asked to take luncheon. There was an Englishman there, Mr. B——, and also William C. Whitney was a guest. And the luncheon was as unpretending as possible, winding up with watermelon and tea and served by two brisk maids. I was curious, after the manner of all Americans, to know the Britisher's opinion of our President, and I learned sometime afterward that he had spoken in London of his impression in this way:

"'President Roosevelt is an ideal model of one of our British 'squires of the old school, plus much vivacity and a manner of speaking that impresses one as being tremendously in earnest. You feel that no trivialities can encumber speech like that. He seems to bite off each word from a solid staff of truth, exposing incidentally a set of the finest teeth, that do not gleam with gold, as ninety-nine per cent. of American teeth do, and this luncheon with him was not only the best but the brightest meal I had in America.'"

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CHEAP RATES California, Washington, Oregon, Colorado. We secure reduced rates on household goods of intending settlers to the above States. Write for rates. *Map of California, FREE.*
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A Boy's Spending Money

Any boy who is willing to work after school hours on Friday and on Saturday can earn money. We want boys in every town to sell

THE SATURDAY EVENING POST

If you will try it, write and we will send next week's supply of 10 copies without charge, to be sold for 5 cents each, and everything necessary to start at once.

The Curtis Publishing Company
436 Arch St., Philadelphia, Pa.

THE OPTION

(Concluded from Page 7)

"That's what you found," said Burnham, continuing to laugh. "And how did you find out that?"

"Mr. Eckert is in love with Daisy Brown and tells her a great deal, and, of course, she tells me. I don't understand you," she continued, gazing at her father, who continued to laugh immoderately.

"Never mind me," he said. "And so Northup and Eckert didn't take the land because you told Northup that?"

"But they did," she cried triumphantly.

"What!" exclaimed Burnham, falling into sudden silence and straightening himself up.

"Mr. Northup would not use the information that he got in that way and he didn't tell Mr. Eckert and Mr. Eckert bought the land."

"He did!" called Burnham, starting to his feet.

"Yes, papa. What is it?"

"Never mind. Go on."

"I never heard of anything finer. Mr. Northup's showing such niceness about it and such consideration for me."

"I should say so!" said Burnham, picking up his cigar which had fallen to the floor as he laughed again. But he laughed with a short, sharp laugh this time—not the laugh of full, contented enjoyment of a moment before.

"I don't understand you," Julia cried.

"It's too good a one on me to keep," Burnham answered. "Though, mind you, don't say anything about it this time. Don't you see I told what I did on purpose to have you tell Northup?"

"Papa!" exclaimed the now scandalized daughter.

"I know that it wasn't quite up to the elevated heights of good taste that seems to be the thing. But I haven't been accustomed to breathing that attenuated atmosphere. I told you that I was a pirate and a shark."

"But, papa——" remonstrated Julia.

"If you wanted something dramatic, here it is. Northup and Eckert had their option on the land. The plant cannot possibly go anywhere else than at Rocky Point. If they had let it go we could have got it. If they could be made to think that the company was going on the river they would not buy."

"It wasn't right," said Julia decidedly.

"You told," her father continued, "but he doesn't seem to have behaved as I expected."

"It was outrageous," asserted Julia hotly. "You should not have done it."

"I know that," answered Burnham, laughing again, "but you see there are inconveniences in having a pirate for a father."

"It seems nicer in a book," gasped Julia.

"It is," assented Burnham emphatically. "I don't defend myself and I don't forgive myself."

"But I do, papa," she said gently. "If—if you'll promise never to do anything like it again."

"I do," replied Burnham decidedly.

"And," cried Julia ecstatically, "I've been surrounded by mysteries."

The door opened and her own maid appeared.

"Mr. Northup, Miss Julia," said the woman.

"Oh," Julia exclaimed, jumping up, "I—I must go at once."

"Well, why don't you?" her father asked as she lingered.

"Because—because," she stammered. "But you don't bear any ill will toward Mr. Northup for getting the land?"

"No," asserted Burnham, bringing his fist down on the arm of his chair. "I may have been a good deal of what they call me—I've had to be in my time—but I can understand something else in another. Any young man that'll be guilty of that kind of foolishness is all right—and the kind to tie up to."

"Oh, papa, I'm so glad," Julia cried, darting at her astonished parent, kissing him quickly and vanishing from the room.

In the dimly lit drawing-room a little later Northup spoke with the manner of one coming down to earth again—as if struggling for a realization of mundane things after a flight in the clouds.

"I must see Mr. Burnham. I hope that he doesn't disapprove of me."

"He admires you immensely," said Julia as she leaned her head against his shoulder. "Just as much as I do."

"I wonder what he'll say."

"I know," she replied.

"What?"

"What any properly constituted parent should say," she murmured happily—"'Bless you, my children, bless you!'"

THE SCIENCE OF ADVERTISING

PROSPECTUS 1903

January ADVERTISING OF GROCERY SPECIALTIES:—The methods by which goods for household consumption may be best put upon the market will be given attention in this number. The remarkable results that have been obtained by many manufacturers make this subject especially attractive.

February EDUCATIONAL ADVERTISING:—Each year finds our educational institutions being placed on a more business-like basis and a greater interest being taken in advertising by their principals. Advertising for Publishers will be given exhaustive consideration in this issue.

March ADVERTISING TO MEN:—This is a subject which will admit of great breadth of treatment, and an effort will be made to make this issue of practical value to every manufacturer and dealer in articles that appeal to men.

April ADVERTISING TO WOMEN:—This number will be similar to the March issue and have just as great practical value to those concerned in this class of publicity.

May HOW ADVERTISING CREATES DEMAND FOR NEW LINES OF GOODS:—Answers by fifty merchants in large cities and country towns, including druggists, dry-goods merchants, grocers, gents furnishing goods, bric-a-brac and general country stores.

June BARGAIN-DAY ADVERTISING:—Its effect in turning Friday, once the dullest trade day of the week in Chicago, into one of the busy days. Papers by advertising managers of four of Chicago's big stores.

July ADVERTISING IN SUNDAY DAILIES:—Its growth in the last 15 years; its immense volume. What it costs the big stores to advertise in Chicago Sunday dailies. Does it pay? Answers by five merchants and five publishers.

August ADVERTISING IN COUNTRY TOWNS:—Methods employed; who prepares copy; how can this kind of advertising be improved? Answers by 50 country merchants, limited to about 50 words each.

September NEWSPAPER ADVERTISING MEN IN CITIES OF 25,000 AND UNDER:—What salaries are paid; what are the duties of advertising men employed on country papers. Answers by publishers of country papers and advertising solicitors in country towns.

October ADVERTISING FROM THE VIEWPOINT OF THE READERS OF NEWSPAPERS, MAGAZINES, WOMEN'S PUBLICATIONS, RELIGIOUS PAPERS, AGRICULTURAL PAPERS, MAIL ORDER PUBLICATIONS; IN FACT ALL PUBLICATIONS THAT INSERT ADVERTISEMENTS EXCEPT TRADE PAPERS:—The data for this is now being collected and the work will continue until July 15, 1903.

November THE TERMINOLOGY OF ADVERTISING:—Samples of good and bad styles of writing advertisements and business letters. Some comments about and samples of "business poetry."

December A REVIEW OF THE YEAR'S ADVERTISING:—The most notable successes and failures in the advertising world during the year 1903, and the lessons to be learned therefrom.

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For Young Men and Young Women

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There is no element of competition in the plan. All have the same opportunity. We are willing to pay all the expenses of any young man or young woman desiring to enter any educational institution in the United States.

Write to us and we will send all the details, including a booklet in which some of our scholarship workers tell how they made successes. Address

THE EDUCATIONAL BUREAU

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

A Personal Note to the Public

I firmly believe that if every man and woman of moderate means, young and old, married or not, would read the series "How We Saved for a Home" in The Ladies' Home Journal, that thousands would date the beginning of their true living from that day.

Here are 100 young couples, and men with families, working girls and unmarried young men, who tell, step by step and dollar by dollar, how each now own their own home, — some on salaries of $4. per week: none higher than $30. The average is $15.

For Only One Dollar you can have this series beginning with the February issue, just out.

Edward Bok

Editor of The Ladies' Home Journal

Of course, it is on the news-stands at 10 cents.

It Sings Everything

It Plays Everything

A Real Musical Instrument

Not a mere novelty—for curiosity and fun. The *Victor* is a musical instrument, like a piano. More than a piano; it is orchestra if you want it; band if you want it; piano if you want it; voice if you want it.

And it plays itself. It is not like an idle piano standing around with nobody to play it.

It brings the talent of the great singers, players, orchestras, entertainers of every sort, right to your home. You could not get the originals—even for a single performance—for less than $100,000, if you get them at all. You can have them, with the *Victor*—whenever you want them, as long as you want them—for a few dollars.

There can be but one best. The judges at the Pan-American Exposition unanimously decided that the *Victor* was it.

Send for catalogue of the new Victor (with the rigid arm); also for catalogue of

VICTOR AND MONARCH RECORDS

the best records in the world: first, because they fit the Victor; second, because they give the finest details of sound and expression; third, because they are almost indestructible; and fourth, because of the immense library from which you can select.

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Kansas City—Schmelzer & Sons Arms Company
Cleveland—Cleveland Talking Machine Company
Jacksonville—Metropolitan Talking Machine Company
New Haven—Henry Horton
Philadelphia—Western Electric Co.
Philadelphia—Penn Phonograph Co.
Cincinnati—Rudolph Wurlitzer Co.
Baltimore—H. R. Eisenbrandt Sons
Buffalo—P. A. Powers
St. Louis—Victor Talking Machine, Limited
St. Louis—Simmons Hardware Co.
Dubuque—Harger & Blish
San Francisco—Sherman, Clay & Co.
St. Paul—Koehler & Hinrichs
Milwaukee—Huseby Co.
Indianapolis—Carlin & Leonox
Lincoln—Wittmann Co.
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Pittsburg—E. G. Hayes & Co.
Pittsburg—Theo. F. Bentel Co., Inc.
Detroit—Grinnell Bros.
Schenectady—J. A. Rickard & Co.
Louisville—Victor Co.
Grand Rapids—Julius A. J. Friedrich
New Orleans—National Automatic Fire Alarm Co.

VICTOR TALKING MACHINE COMPANY Philadelphia

True to Nature

It Talks Everything